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**The Commonwealth of Massachusetts**  
**DIVISION OF BANKS AND LOAN AGENCIES**



**ANNUAL REPORT**  
of the  
**COMMISSIONER OF BANKS**  
for the  
**Year Ending June 30, 1957**

**SECTION B**  
Relating to  
**CREDIT UNIONS**



# The Commonwealth of Massachusetts

## DIVISION OF BANKS AND LOAN AGENCIES

109 STATE HOUSE, BOSTON

*Commissioner of Banks*

CHARLES P. HOWARD

*Deputy Commissioner of Banks*

DANIEL J. O'CONNOR

*Director of Credit Union Examinations*

CHARLES W. HERZIG

*Assistant Director of Credit Union Examinations*

CARL H. BAKER

*Director of Research and Statistics*

GEORGE C. MANSFIELD

*Attorney*

JOHN P. CLAIR

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## The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS  
STATE HOUSE, BOSTON, MASSACHUSETTS  
October 1, 1957

*To the Honorable Senate and House of Representatives  
of the Commonwealth of Massachusetts:*

Pursuant to the provisions of General Laws, Chapter 167, Section 9, as amended by Section 1 of Chapter 592 of the Acts of 1949, I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Credit Unions for the year ending June 30, 1957.

In accordance with the amended provisions of the above mentioned statute, a report will be rendered each year embracing a review of pertinent facts, figures and conditions pertaining to all institutions under the supervision of this department.

In addition, reports pertaining to particular types of supervised institutions will be submitted each year. These reports, which include statements of condition and miscellaneous statistical data relating to the institutions individually and collectively, will cover yearly periods ending in the months indicated in the following table:

Co-operative Banks and Savings and Loan Associations	April
Credit Unions	June
Savings Banks and Institutions for Savings	October
Trust Companies and Certain Other Financial Institutions	December

Respectfully,

CHARLES P. HOWARD  
*Commissioner of Banks*

## CREDIT UNIONS

The statistical information provided in the following review and in supporting schedules and composite statements, relates to the twelve months period from July 1, 1956 to June 30, 1957, inclusive.

During the period ending June 30, 1957, seven new credit unions began business and ten entered into liquidation. This turnover represents a normal situation with respect to these corporations whose operations are primarily on a local level and accordingly are subject to local influences which have a definite bearing on the possibilities of growth and development.

The following facts and figures present highlights of the composite financial condition of the credit unions on June 30, 1957 and changes effective during the previous twelve months period.

### Total Assets

On June 30, 1957 the 476 credit unions in operation had total assets of \$156,807,-737 which represents an increase of \$13,583,865 or 9.48% over the figure of June 30, 1956.

### Personal Loans

Personal loans to members which represent a major phase of the operations and objectives of credit unions chartered by the Commonwealth, continued the upward trend of prior years as the unsecured and partially secured classification rose approximately \$2,272,036 to the present outstanding balance of \$37,435,078 and the secured group increased \$3,432,463 to \$19,371,962. Together these two classifications comprise 36.22% of total assets at the present time.

### Real Estate Loans

Holdings in real estate loans secured by first mortgages also continue to expand. The present outstanding balance of \$48,987,111 representing 31.24% of total assets reflects an increase of \$6,850,396 for the twelve months period.

### Investments in Bonds and Notes

Investments in bonds and notes, most of which are in U. S. Government obligations, increased \$1,557,314 during the year, but the present book value of \$14,-368,095 or 9.16% of total assets continues to represent a substantial segment of these assets.

### Other Investments

During the current twelve months period, holding in shares of co-operative banks decreased \$1,038,585 to a present total of \$13,917,754 and deposits in savings banks and in savings departments of trust companies and national banks decreased \$24,511 to an outstanding balance of \$6,268,937. Investments in bank stocks increased \$555,237 to a total book figure of \$3,604,926 during the same period.

### Cash on Hand and Due from Depository Banks

Uninvested assets represented by cash on hand and balances due from depository banks subject to check, decreased \$178,125 during the year and the present combined total of \$8,919,820 equals 5.69% of total assets.

### Shares and Deposits

Outstanding share capital increased \$11,354,562 or 9.92% during the year to a present balance of \$125,842,517 which is held by 395,111 members. Deposits including club accounts, rose \$321,876 to a total of \$11,155,151.

### Capital Reserves

Reserves available for shrinkage and loss, as represented by the guaranty fund, undivided earnings, and the reserve fund, increased \$1,607,074 during the period and the present combined total of \$15,275,074 represents 9.75% of total assets.

#### CREDIT UNIONS WHICH COMMENCED BUSINESS BETWEEN JULY 1, 1956 AND JUNE 30, 1957, INCLUSIVE

Date Business Commenced	Name	Location
Jan. 13, 1957	C & K Employees Credit Union	Worcester
Oct. 1, 1956	Columbus Bicycle Credit Union	Westfield
June 25, 1957	Fitzgibbons Employees Credit Union	Framingham
July 2, 1956	The Porter Employees Credit Union	Somerville
June 4, 1957	Rantoul Credit Union	Beverly
May 17, 1957	Revere Firefighters Credit Union	Revere
Sept. 7, 1956	Texco Credit Union	Chicopee

#### CREDIT UNIONS IN LIQUIDATION BETWEEN JULY 1, 1956 AND JUNE 30, 1957, INCLUSIVE

Armour Worcester Credit Union, Worcester\*.  
 Beth Israel Credit Union, Springfield\*.  
 Charlesbank Credit Union, Boston\*.  
 Family Credit Union, Chelsea\*.  
 Fraternal Credit Union, Boston.  
 Friend Street Credit Union, Boston.  
 Hart Credit Union, Boston\*.  
 Homestead Credit Union, Boston\*.  
 Hotel Employees Credit Union, Boston.  
 Landing Credit Union, Weymouth\*.  
 Local 254 Credit Union, Boston.  
 Medford Consumers Credit Union, Medford.  
 Mutual Aid Credit Union, Boston\*.  
 Northampton Hosiery Workers' Credit Union, Northampton.  
 Pacific Mills Credit Union, Lawrence†.  
 Pyramid Credit Union, Boston.  
 R. H. White's Employees Credit Union, Boston\*.  
 Sanapak Employees Credit Union, Wheelwright.  
 Weavers Progressive Credit Union, Fall River.

\*Commenced liquidation during the period covered by this report.

†Consolidated with Lawrence Credit Union.

## LEGISLATION ENACTED RELATING TO CREDIT UNIONS

## ACTS OF 1956

<i>Chapter</i>	<i>Amendments to</i>	<i>Description</i>
689, s. 1, 8, 9	G.L., C. 140, s. 95, 114A	Making credit unions and other banking institutions subject to prescribed rates of interest that may be charged borrowers on loans of fifteen hundred dollars or less.

## ACTS OF 1957

78	Acts of 1945, Chapter 46, Section 1	Extending the time for the making and acquiring of loans to veterans guaranteed by the Administrator of Veterans affairs.
151	G.L., C. 171, s. 21	Restricting the deposits of certain capital or surplus funds of credit unions to certain banking institutions within the Commonwealth.
158	G.L., C. 115, s. 2	Requiring credit unions and other banking institutions to respond to demands for information as to amounts deposited by recipients of veterans benefits.
182	G.L., C. 171, s. 10	Increasing the aggregate amount of accounts which a member may own in a credit union.
328	G.L., C. 171, s. 3	Increasing the amounts chargeable to credit unions for examinations thereof.
359, s. 1, 2, 3, 4, 5	G.L., C. 200A, s. 7, 8, 9, 10	An act relating to publication and notification by holders of abandoned property, and reducing the interest payable thereon by the Commonwealth.
400	G.L., C. 167, s. 56 (New)	Authorizing banks, under regulations established by the Commissioner, to purchase group life insurance on the lives of debtors who request such insurance.

## RULES AND REGULATIONS

The Commissioner of Banks promulgated no rules and regulations relating to credit unions during the period beginning July 1, 1956 and ending June 30, 1957.

## CENTRAL CREDIT UNION FUND, INC.

The aggregate assets of this corporation which under the provisions of statute (Chapter 216, Acts of 1932 as amended), is owned and administered by those Massachusetts credit unions who voluntarily become members, amounted to \$692,578.76 at the close of business on June 30, 1957. The capital of the corporation is derived from the sale of shares to its members, and together with undistributed earnings, it provides a reserve fund which is available to the member credit unions through the medium of secured or unsecured loans, for temporary liquidity requirements. Under the statutes, the corporation may also borrow for the purpose of augmenting the reserve fund.

A detailed statement of condition of this corporation appears elsewhere in this report.

## CREDIT UNION EMPLOYEES' RETIREMENT ASSOCIATION

The Credit Union Employees Retirement Association was created under Chapter 509 of the Acts of 1948 as amended by Chapter 121 of the Acts of 1954 which is included in General Laws, Chapter 171, Section 31, for the purpose of providing pensions for eligible employees of participating credit unions, the Massachusetts CUNA Association, Inc., the Credit Union League of Massachusetts, Inc., and the Central Credit Union Fund, Inc., who retire on account of age or disability.

As of the present report, there are nineteen member credit unions plus one association.



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Lawrence Modern Credit Union . . . . .	Lawrence . . . . .	32	64
Lawrence Postal Employees Credit Union . . . . .	Lawrence . . . . .	32	64
Lawrence Teachers' Credit Union . . . . .	Lawrence . . . . .	32	64
L. B. Evans Employees Credit Union . . . . .	Wakefield . . . . .	44	72
Leominster Credit Union . . . . .	Leominster . . . . .	32	64
Leon E. Abbott Post No. 57 (3) Credit Union . . . . .	Swampscott . . . . .	44	72
Lever Cambridge Employees Credit Union . . . . .	Cambridge . . . . .	23	58
Liberal Credit Union . . . . .	Boston . . . . .	17	56
Liberty Credit Union . . . . .	Boston . . . . .	17	56
Library Employees Credit Union . . . . .	Springfield . . . . .	43	70
Local 21 Credit Union . . . . .	Peabody . . . . .	39	68
Local 801 Credit Union . . . . .	Boston . . . . .	17	56
Lodding Employees Credit Union . . . . .	Worcester . . . . .	47	74
Longwood Credit Union . . . . .	Brookline . . . . .	22	58
Lord Beaconsfield Credit Union . . . . .	Boston . . . . .	17	56
Lowell Credit Union . . . . .	Lowell . . . . .	33	64
Lowell Electric Light Employees Credit Union . . . . .	Lowell . . . . .	33	64
Lowell EMSR Credit Union . . . . .	Lowell . . . . .	33	64
Lowell Firemen's Club Credit Union . . . . .	Lowell . . . . .	33	64
Lowell Postal Employees Credit Union . . . . .	Lowell . . . . .	33	64
Lowell Rendering Employees Credit Union . . . . .	Billerica . . . . .	11	52
Lynn Credit Union . . . . .	Lynn . . . . .	34	64
Lynn Independent Workmens Circle Credit Union . . . . .	Lynn . . . . .	34	64
Lynn Municipal Employees Credit Union . . . . .	Lynn . . . . .	34	64
Lynn Police Credit Union . . . . .	Lynn . . . . .	34	64
Lynn Postal District Employees Credit Union . . . . .	Lynn . . . . .	34	64
Lynn Teachers Credit Union . . . . .	Lynn . . . . .	34	64
Maccabean Pythian Credit Union . . . . .	Springfield . . . . .	43	70
Maccabee Credit Union . . . . .	Boston . . . . .	17	56
Madison Credit Union . . . . .	Chelsea . . . . .	25	60
Majestic Credit Union . . . . .	Malden . . . . .	35	66
Malden City Employees Credit Union . . . . .	Malden . . . . .	35	66
Malden G. & E. Employees Credit Union . . . . .	Malden . . . . .	35	66
Mansfield Credit Union . . . . .	Mansfield . . . . .	35	66
Marconi Credit Union . . . . .	Lawrence . . . . .	32	64
Marquette Credit Union . . . . .	Winchendon . . . . .	46	74
Mascot Credit Union, The . . . . .	Boston . . . . .	17	56
Maynard Consumers' Credit Union . . . . .	Maynard . . . . .	35	66
M B CO Credit Union . . . . .	Cambridge . . . . .	24	58
Medford Municipal Employees Credit Union . . . . .	Medford . . . . .	35	66
Medway Credit Union . . . . .	Medway . . . . .	36	66
Memorial Credit Union . . . . .	Boston . . . . .	17	56
Merchemco Credit Union . . . . .	Everett . . . . .	27	60

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Middlesex Carmen's Credit Union . . . . .	Waltham . . . . .	45	72
Milford Credit Union . . . . .	Milford . . . . .	36	66
Millbury Credit Union . . . . .	Millbury . . . . .	36	66
Mohliver Credit Union . . . . .	Boston . . . . .	18	56
Monarch Credit Union . . . . .	Springfield . . . . .	43	70
Monsanto Plastics Credit Union . . . . .	Springfield . . . . .	43	70
Montello Credit Union . . . . .	Brockton . . . . .	22	58
Moreland Credit Union . . . . .	Boston . . . . .	18	56
Morgan Employees Credit Union . . . . .	Worcester . . . . .	48	74
Morgan Memorial Credit Union . . . . .	Boston . . . . .	18	56
Mortons Employees Credit Union . . . . .	Boston . . . . .	18	56
Moulded Plastics Credit Union . . . . .	Worcester . . . . .	48	74
MTA Employees Credit Union . . . . .	Boston . . . . .	18	56
Mutual Credit Union . . . . .	Boston . . . . .	18	56
Nablanko Credit Union . . . . .	Holyoke . . . . .	31	64
Nashoba Credit Union . . . . .	Groton . . . . .	30	62
Navy Building Credit Union . . . . .	Boston . . . . .	18	56
Navy Yard Employees Credit Union . . . . .	Boston . . . . .	18	56
Nedeco Employees Credit Union . . . . .	Somerville . . . . .	42	70
Nemasket Credit Union . . . . .	Middleborough . . . . .	36	66
Neponset Credit Union . . . . .	Walpole . . . . .	45	72
New Bedford Gas & Edison Light Company Employees Credit Union . . . . .	New Bedford . . . . .	36	66
New Bedford Municipal Employees Credit Union . . . . .	New Bedford . . . . .	36	66
New Bedford Postal Employees Credit Union . . . . .	New Bedford . . . . .	37	66
Newburyport Credit Union . . . . .	Newburyport . . . . .	37	68
New Chelsea Credit Union . . . . .	Chelsea . . . . .	25	60
New Deal Credit Union . . . . .	Everett . . . . .	27	60
New Haven Railroad Employees Credit Union . . . . .	Boston . . . . .	18	56
Newton Municipal Credit Union . . . . .	Newton . . . . .	37	68
Newton Teachers Credit Union . . . . .	Newton . . . . .	38	68
N. I. C. Credit Union . . . . .	Boston . . . . .	18	56
Noddle Island Credit Union . . . . .	Boston . . . . .	18	56
North Adams Credit Union . . . . .	North Adams . . . . .	38	68
Northern Massachusetts Telephone Workers Credit Union . . . . .	Lowell . . . . .	33	64
Northshore Credit Union . . . . .	Salem . . . . .	41	70
Norton Credit Union . . . . .	Worcester . . . . .	48	74
Norwood School Employees Credit Union . . . . .	Norwood . . . . .	38	68
Octane Credit Union . . . . .	Everett . . . . .	27	60
Olympia Credit Union . . . . .	Haverhill . . . . .	31	62
One-Twenty Credit Union . . . . .	Boston . . . . .	18	56
Orange Credit Union . . . . .	Orange . . . . .	38	68
Overland Credit Union . . . . .	Boston . . . . .	19	56
Oxford Print Credit Union . . . . .	Medford . . . . .	35	66
Perkins Gear Credit Union . . . . .	West Springfield . . . . .	46	74
Pittsfield G. E. Employees Credit Union . . . . .	Pittsfield . . . . .	39	68
Pittsfield Postal Employees Credit Union . . . . .	Pittsfield . . . . .	39	68
Pittsfield Teachers' Credit Union . . . . .	Pittsfield . . . . .	39	68
Plan Credit Union . . . . .	Boston . . . . .	19	56
Plimpton Credit Union . . . . .	Norwood . . . . .	38	68
Plymouth Cordage Credit Union . . . . .	Plymouth . . . . .	39	68
Plymouth Rubber Credit Union . . . . .	Canton . . . . .	24	58
Pneumatic Credit Union . . . . .	Quincy . . . . .	40	68
Polish National Credit Union . . . . .	Chicopee . . . . .	26	60
Ponedeler Credit Union . . . . .	Chelsea . . . . .	25	60
Popular Credit Union . . . . .	Peabody . . . . .	39	68
Porter Employees Credit Union, The . . . . .	Somerville . . . . .	42	70
Powers Paper Employees Credit Union . . . . .	Springfield . . . . .	43	70
Prentiss Wire Credit Union . . . . .	Holyoke . . . . .	31	64
Presidents City Credit Union . . . . .	Quincy . . . . .	40	68
Press Radio Credit Union . . . . .	New Bedford . . . . .	37	66
Pressers Union Local 12 ILGWU Credit Union . . . . .	Boston . . . . .	19	56
Produce Terminal Credit Union . . . . .	Boston . . . . .	19	56
Progressive Workmen's Credit Union . . . . .	Malden . . . . .	35	66
Prospect Hill Presbyterian Credit Union . . . . .	Lawrence . . . . .	32	64
Pulaski Credit Union . . . . .	Boston . . . . .	19	56
Pynchon Credit Union . . . . .	Springfield . . . . .	43	70
Pyralart Employees Credit Union . . . . .	Leominster . . . . .	32	64
Quincy EMSR Credit Union . . . . .	Quincy . . . . .	40	68
Quincy Municipal Credit Union . . . . .	Quincy . . . . .	40	68
Quinwey Credit Union . . . . .	Quincy . . . . .	40	70
Railway Express Credit Union . . . . .	Springfield . . . . .	43	72
Rantoul Credit Union . . . . .	Beverly . . . . .	11	52

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Raytheon Employees Credit Union . . . . .	Waltham . . . . .	45	72
Redberry Credit Union . . . . .	Boston . . . . .	19	56
Reed-Prentice Employees Credit Union . . . . .	Worcester . . . . .	48	74
Revere Copper & Brass Employees Credit Union . . . . .	New Bedford . . . . .	37	66
Revere Firefighters Credit Union . . . . .	Revere . . . . .	40	70
Rex Credit Union . . . . .	Boston . . . . .	19	56
Rockland Credit Union . . . . .	Rockland . . . . .	40	70
Rockwood Sprinkler Employees Credit Union . . . . .	Worcester . . . . .	48	74
Roxbury Independent Credit Union . . . . .	Boston . . . . .	19	56
Roxbury Workmen's Circle Credit Union . . . . .	Boston . . . . .	19	56
Rust Craft Credit Union . . . . .	Dedham . . . . .	26	60
Ruthco Credit Union . . . . .	Newburyport . . . . .	37	68
Safety Credit Union . . . . .	Malden . . . . .	35	66
St. Aidan's Credit Union . . . . .	Brookline . . . . .	22	58
St. Anne Credit Union . . . . .	New Bedford . . . . .	37	66
St. Jean Baptiste Parish Credit Union . . . . .	Lynn . . . . .	34	64
St. Joseph Credit Union of Salem . . . . .	Salem . . . . .	41	70
St. Mary's Parish Credit Union . . . . .	Marlborough . . . . .	35	66
Salem Credit Union . . . . .	Salem . . . . .	41	70
Salem Italian American Credit Union . . . . .	Salem . . . . .	41	70
Sales House Credit Union . . . . .	Revere . . . . .	40	70
Samson Cordage Employees Credit Union . . . . .	Shirley . . . . .	41	70
Saugus Credit Union . . . . .	Saugus . . . . .	41	70
Seaver Credit Union . . . . .	Boston . . . . .	19	56
Security Credit Union . . . . .	New Bedford . . . . .	37	68
Security Employees Credit Union . . . . .	Boston . . . . .	19	56
Senco Credit Union . . . . .	Fitchburg . . . . .	28	62
Setco Credit Union . . . . .	Springfield . . . . .	43	72
Sharon Credit Union . . . . .	Sharon . . . . .	41	70
Shirley Credit Union . . . . .	Revere . . . . .	40	70
Simco Credit Union . . . . .	Cambridge . . . . .	24	58
Simonds Employees Credit Union . . . . .	Fitchburg . . . . .	28	62
Sisalkraft Credit Union . . . . .	Attleboro . . . . .	10	52
Social Service Credit Union . . . . .	Boston . . . . .	19	56
Somerset Community Credit Union . . . . .	Somerset . . . . .	41	70
Southbridge Credit Union . . . . .	Southbridge . . . . .	42	70
Southern Massachusetts Telephone Workers Credit Union . . . . .	New Bedford . . . . .	37	68
South Works Credit Union . . . . .	Worcester . . . . .	48	74
Spalding Employees Credit Union . . . . .	Chicopee . . . . .	26	60
Spaulding Moss Employees Credit Union . . . . .	Boston . . . . .	20	56
Sprague Electric Credit Union . . . . .	North Adams . . . . .	38	68
Springfield Armory Credit Union . . . . .	Springfield . . . . .	43	72
Springfield FCA Employees Credit Union . . . . .	Springfield . . . . .	43	72
Springfield Franco-American Credit Union . . . . .	Springfield . . . . .	43	72
Springfield, Mass. Municipal Employees Credit Union . . . . .	Springfield . . . . .	43	72
Springfield, Mass. Post Office Employees Credit Union . . . . .	Springfield . . . . .	44	72
Springfield Rendering Employees Credit Union . . . . .	Chicopee . . . . .	26	60
Springfield Street Railway Employees Credit Union . . . . .	Springfield . . . . .	44	72
Springfield Teachers Credit Union . . . . .	Springfield . . . . .	44	72
Square Deal Credit Union . . . . .	Boston . . . . .	20	56
Squire Employees Credit Union . . . . .	Cambridge . . . . .	24	58
Starmco Credit Union . . . . .	Chicopee . . . . .	26	60
State Employees Credit Union . . . . .	Boston . . . . .	20	56
Stetson Shoe Employees Credit Union . . . . .	Weymouth . . . . .	46	74
Stoughton Credit Union . . . . .	Stoughton . . . . .	44	72
Stoughton Credit Union . . . . .	Boston . . . . .	20	56
Swift Boston Credit Union . . . . .	Salem . . . . .	41	70
Sylvania Employees Credit Union . . . . .	Boston . . . . .	20	56
T & H Employees Credit Union . . . . .	Boston . . . . .	20	56
Taunton Postal Employees Credit Union . . . . .	Taunton . . . . .	44	72
Teenifax Employees Credit Union . . . . .	Holyoke . . . . .	31	64
Telephone Workers' Credit Union . . . . .	Boston . . . . .	20	56
Texco Credit Union . . . . .	Chicopee . . . . .	26	60
Thomson Credit Union . . . . .	Franklin . . . . .	29	62
Thriftway Credit Union . . . . .	Boston . . . . .	20	56
T. I. C. Employees Credit Union . . . . .	Acton . . . . .	10	52
Towle Employees Credit Union . . . . .	Newburyport . . . . .	37	68
Treasure Credit Union . . . . .	Greenfield . . . . .	30	62
T R I B Credit Union . . . . .	Boston . . . . .	20	56
Tri-City Credit Union . . . . .	Fitchburg . . . . .	28	62
United Credit Union . . . . .	Lawrence . . . . .	32	64
Unity Club Credit Union . . . . .	Boston . . . . .	20	56
U-Strayco Credit Union . . . . .	New Bedford . . . . .	37	68
V. F. W. No. 2005 Credit Union . . . . .	Marblehead . . . . .	35	66

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Victory Credit Union . . . . .	Boston . . . . .	20	56
Wales Mfg. Co. Employees Credit Union . . . . .	Boston . . . . .	20	56
Walnut Credit Union . . . . .	Chelsea . . . . .	25	60
Walpole Municipal Employees Credit Union . . . . .	Walpole . . . . .	45	72
Walter Baker Employees Credit Union . . . . .	Boston . . . . .	20	56
Waltham Municipal Employees Credit Union . . . . .	Waltham . . . . .	45	72
Waltham Teachers Credit Union . . . . .	Waltham . . . . .	45	72
Walworth Credit Union . . . . .	Boston . . . . .	21	56
Wapico Credit Union . . . . .	Everett . . . . .	27	60
Ward's Credit Union . . . . .	Boston . . . . .	21	56
Washburn Employees Credit Union . . . . .	Worcester . . . . .	48	74
Washington Credit Union . . . . .	Boston . . . . .	21	56
Wateco Credit Union . . . . .	Ashland . . . . .	10	52
Watertown Italian-American Credit Union . . . . .	Watertown . . . . .	45	72
Watertown Municipal Credit Union . . . . .	Watertown . . . . .	45	72
Webster Credit Union . . . . .	Webster . . . . .	45	72
Welfare Credit Union . . . . .	Boston . . . . .	21	56
Wemelco Credit Union . . . . .	Springfield . . . . .	44	72
Westco Credit Union . . . . .	Springfield . . . . .	44	72
Westinghouse Employees Credit Union . . . . .	Weymouth . . . . .	46	74
Western Credit Union . . . . .	Cambridge . . . . .	24	58
Western Massachusetts Telephone Workers Credit Union . . . . .	Springfield . . . . .	44	72
Westfield Polish-American Credit Union . . . . .	Westfield . . . . .	46	72
West Lynn G. E. Employees Credit Union . . . . .	Lynn . . . . .	34	64
Westwood Credit Union . . . . .	Westwood . . . . .	46	74
Weymouth Town Employees Credit Union . . . . .	Weymouth . . . . .	46	74
White Credit Union . . . . .	Quincy . . . . .	40	70
Whitson Credit Union, The . . . . .	Boston . . . . .	21	56
Wick-Spring Employees Credit Union . . . . .	Palmer . . . . .	38	68
WICO Employees Credit Union . . . . .	West Springfield . . . . .	46	74
Williamansett Credit Union . . . . .	Chicopee . . . . .	26	60
Winnissinamet Credit Union . . . . .	Chelsea . . . . .	25	60
W. M. W. Credit Union . . . . .	Northbridge . . . . .	38	68
Woburn Credit Union . . . . .	Woburn . . . . .	47	74
Wollaston Credit Union . . . . .	Quincy . . . . .	40	70
Worcester Fire Department Credit Union . . . . .	Worcester . . . . .	48	74
Worcester Gas Light Employees Credit Union . . . . .	Worcester . . . . .	48	74
Worcester Police Department Credit Union . . . . .	Worcester . . . . .	48	74
Worcester Polish Credit Union . . . . .	Worcester . . . . .	48	74
Worcester Postal Credit Union . . . . .	Worcester . . . . .	48	74
Worcester Public Works Credit Union . . . . .	Worcester . . . . .	49	74
Worcester Rendering Employees Credit Union . . . . .	Auburn . . . . .	10	52
Worcester Suburban Employees Credit Union . . . . .	Milford . . . . .	36	66
Worcester Teachers Credit Union . . . . .	Worcester . . . . .	49	74
Worcester Thompson Credit Union . . . . .	Worcester . . . . .	49	74
Worcester Wire Works Employees Credit Union . . . . .	Worcester . . . . .	49	74
Worcester Workmen's Circle Credit Union . . . . .	Worcester . . . . .	49	74
Workers' Credit Union . . . . .	Fitchburg . . . . .	29	62
Wortel Credit Union . . . . .	Worcester . . . . .	49	74
Woven Hose Employees Credit Union . . . . .	Cambridge . . . . .	24	58
Zaslav Volin Credit Union . . . . .	Boston . . . . .	21	56



CREDIT UNIONS  
SHOWING  
NAMES OF PRESIDENT, TREASURER,  
INCORPORATION DATE AND BUSINESS LOCATION  
AS OF JUNE 30, 1957

**ACTON****T. I. C. Employees Credit Union  
Technology Instrument Corporation  
531 Main Street**

Incorporated May 11, 1953

R. Q. Christensen, Jr.      E. C. Vaillancourt  
*President*                      *Treasurer*

Total Assets      .      .      .      \$36,686 10

**ACUSHNET****Acushnet Process Employees Credit  
Union****Acushnet Process Company  
Slocum Street**

Incorporated October 1, 1941

E. P. Robbins                      Flora M. Stewart  
*President*                      *Treasurer*

Total Assets      .      .      .      \$245,845 62

**AMESBURY****Amesbury Franco-American Credit Union  
32 Friend Street**

Incorporated July 6, 1939

Antonio Roy                      E. A. Ouellet  
*President*                      *Treasurer*

Total Assets      .      .      .      \$629,480 37

**ASHLAND****Fenwal Credit Union  
Fenwal Incorporated  
32 Pleasant Street**

Incorporated June 21, 1945

E. J. Phair                      H. L. Bates  
*President*                      *Treasurer*

Total Assets      .      .      .      \$173,465 58

**Wateco Credit Union  
Clock & Timer Department  
General Electric Company  
75 Homer Avenue**

Incorporated April 2, 1935

C. K. Martineau                      A. E. Peratta  
*President*                      *Treasurer*

Total Assets      .      .      .      \$131,042 46

**ATHOL****Athol Credit Union  
534 Main Street**

Incorporated July 7, 1930

F. E. Wilcock                      J. R. Linehan  
*President*                      *Treasurer*

Total Assets      .      .      .      \$3,614,337 80

**ATTLEBORO****Athleboro Credit Union  
Room 407  
21 Park Street**

Incorporated January 24, 1936

R. J. Fish                      R. F. Crook  
*President*                      *Treasurer*

Total Assets      .      .      .      \$105,981 54

**Sisalkraft Credit Union  
American Reenforced Paper Company  
55 Starkey Avenue**

Incorporated April 10, 1934

A. B. Temple                      R. W. Nelson  
*President*                      *Treasurer*

Total Assets      .      .      .      \$189,221 84

**AUBURN****Worcester Rendering Employees Credit  
Union  
218 Southbridge Street**

Incorporated August 1, 1934

E. F. Rider, Jr.                      R. T. McKee  
*President*                      *Treasurer*

Total Assets      .      .      .      \$5,679 59

**BARRE****Barwoolco Credit Union  
Barre Wool Combing Company, Ltd.  
Vernon Avenue**

Incorporated August 15, 1946

C. W. Damon                      Dorothy E. Fleming  
*President*                      *Treasurer*

Total Assets      .      .      .      \$269,115 29



**BEVERLY****Beverly Investment Credit Union**  
39 Bow Street

Incorporated December 2, 1913

Max Toll <i>President</i>	Max Weinberg <i>Treasurer</i>
Total Assets	\$52,310 51

**Beverly Municipal Credit Union**  
191 Cabot Street

Incorporated May 7, 1952

G. D. Dawson <i>President</i>	J. S. Day <i>Treasurer</i>
Total Assets	\$105,852 73

**Rantoul Credit Union**  
401 Rantoul Street

Incorporated May 21, 1957

J. F. Condon <i>President</i>	W. W. Burgess, Jr. <i>Treasurer</i>
Total Assets	\$1,635 36

**BILLERICA****Lowell Rendering Employees Credit Union**  
Lowell Rendering Company  
Woburn Street

Incorporated June 27, 1934

I. J. Patterson <i>President</i>	M. R. Marchand <i>Treasurer</i>
Total Assets	\$18,131 61

**BOSTON****Allis-Chalmers Credit Union**  
**Allis-Chalmers Manufacturing Company**  
1344 Hyde Park Avenue  
(Hyde Park District)

Incorporated April 15, 1930

Louis Maloof <i>President</i>	Mary L. Malone <i>Treasurer</i>
Total Assets	\$146,553 95

**Alpha Credit Union**  
New England Deaconess Hospital  
195 Pilgrim Road

Incorporated March 25, 1942

D. L. Sabine <i>President</i>	Beryl B. Paine <i>Treasurer</i>
Total Assets	\$46,792 02

**American Chapels Credit Union**  
5 Winthrop Square

Incorporated April 30, 1927

F. D. Arcari <i>President</i>	Grace R. Pontuso <i>Treasurer</i>
Total Assets	\$377,191 40

**Amlico Credit Union**  
**American Mutual Liability Insurance**  
Company  
142 Berkeley Street

Incorporated May 11, 1942

J. Q. Adams <i>President</i>	Meriel L. Stickney <i>Treasurer</i>
Total Assets	\$95,257 70

**Armour Berkeley Street Credit Union**  
775 Columbus Avenue

Incorporated January 7, 1932

D. J. Sullivan <i>President</i>	R. H. Brown <i>Treasurer</i>
Total Assets	\$67,251 63

**Armour Clinton Market Credit Union**  
131 State Street

Incorporated January 7, 1932

R. L. Amerena <i>President</i>	D. C. Gagnon <i>Treasurer</i>
Total Assets	\$8,314 28

**Armour Leather Credit Union**  
210 South Street

Incorporated December 13, 1939

J. F. Daley <i>President</i>	M. B. Martin <i>Treasurer</i>
Total Assets	\$2,745 84

**Bakers' Local No. 45 Credit Union**  
1165 Blue Hill Avenue  
(Dorchester District)

Incorporated September 27, 1955

G. S. Newman <i>President</i>	Nathan Norman <i>Treasurer</i>
Total Assets	\$13,605 96

**B. C. G. Employees Credit Union**  
**Boston Consolidated Gas Company**  
**100 Arlington Street**

Incorporated January 16, 1931

J. H. Clark  
*President*

J. T. Kilroy  
*Treasurer*

Total Assets . . . \$584,349 30

**Bellevue Credit Union**  
**59 Hollywood Road**  
**(West Roxbury District)**

Incorporated November 5, 1929

J. P. Englert  
*President*

W. J. Cornwell  
*Treasurer*

Total Assets . . . \$902 85

**Ber Ditcher Credit Union**  
**1165 Blue Hill Avenue**  
**(Dorchester District)**

Incorporated December 6, 1926

Samuel Goff  
*President*

Max Greenspoon  
*Treasurer*

Total Assets . . . \$26,212 80

**B L H Employees Credit Union**  
**221 Longwood Avenue**

Incorporated May 7, 1952

Helena M. Bauer  
*President*

E. L. Brown  
*Treasurer*

Total Assets . . . \$121,795 12

**Blue Hill Credit Union**  
**1151 Blue Hill Avenue**  
**(Dorchester District)**

Incorporated January 3, 1921

M. D. Sheinkopf  
*President*

M. H. Finkel  
*Treasurer*

Total Assets . . . \$4,570,677 10

**Borisaver Credit Union**  
**17 Otisfield Street**  
**(Roxbury District)**

Incorporated January 24, 1927

Benjamin Raskind  
*President*

Harry Pearlman  
*Treasurer*

Total Assets . . . \$61,965 87

**Boston American Composing Room Credit Union**  
**Boston American**  
**5 Winthrop Square**

Incorporated February 6, 1929

L. E. Allen  
*President*

J. J. Dowd  
*Treasurer*

Total Assets . . . \$20,355 01

**Boston & Albany Employees Credit Union**  
**Room 223**  
**South Station**

Incorporated December 1, 1928

R. G. Henderson  
*President*

A. S. Plimpton  
*Treasurer*

Total Assets . . . \$2,728,966 81

**Boston & Maine Railroad Employees Credit Union**  
**150 Causeway Street**

Incorporated February 26, 1915

F. J. Tague  
*President*

R. M. Spinney  
*Treasurer*

Total Assets . . . \$2,180,050 42

**Boston Arbeiter Ring Credit Union**  
**7 Beach Street**

Incorporated January 26, 1938

Benjamin Kaplan  
*President*

Abraham Shapiro  
*Treasurer*

Total Assets . . . \$50,381 70

**Boston Edison Employees Credit Union**  
**39 Boylston Street**

Incorporated December 30, 1940

H. R. Sanford  
*President*

J. A. Galvin  
*Treasurer*

Total Assets . . . \$1,389,425 53

**Boston Firefighters Credit Union**  
**120 Boylston Street**

Incorporated November 25, 1947

R. F. Murphy  
*President*

T. J. McGonagle  
*Treasurer*

Total Assets . . . \$958,326 36

**Boston I. R. A. Employees Credit Union**  
**Internal Revenue Agent**  
**55 Tremont Street**

Incorporated May 29, 1957

W. J. Hennessey      J. J. Sullivan  
*President*              *Treasurer*

Total Assets      .      .      .      \$39,011 49

**Boston Post Credit Union**  
**161 Devonshire Street**

Incorporated March 29, 1929

J. F. MacTurk      J. E. Myers  
*President*              *Treasurer*

Total Assets      .      .      .      \$138,056 18

**Boston Post Office Credit Union**  
**460 Federal Building**

Incorporated March 10, 1924

G. A. Brady      J. E. Lonergan  
*President*              *Treasurer*

Total Assets      .      .      .      \$1,678,828 01

**Boston Progressive Credit Union**  
**1079 Tremont Street**  
**(Roxbury District)**

Incorporated December 29, 1929

A. W. Bonello      V. C. Bynoe  
*President*              *Treasurer*

Total Assets      .      .      .      \$709,122 09

**Boston Railway Mail Employees Credit Union**  
**Room 534**  
**Post Office Building**

Incorporated April 15, 1930

J. S. Valkevich      J. E. Lane  
*President*              *Treasurer*

Total Assets      .      .      .      \$71,576 50

**Boston Shell Credit Union**  
**Shell Oil Company**  
**441 Stuart Street**

Incorporated January 30, 1942

Frederick Farley      H. G. Brailard  
*President*              *Treasurer*

Total Assets      .      .      .      \$128,893 14

**Boston Taxi Drivers Association Credit Union**  
**335 Massachusetts Avenue**

Incorporated July 25, 1952

M. J. Waggenheim      W. A. Hill  
*President*              *Treasurer*

Total Assets      .      .      .      \$19,196 09

**Boston University Employees Credit Union**  
**725 Commonwealth Avenue**

Incorporated May 7, 1952

E. J. Burt, Jr.      E. F. Wilder  
*President*              *Treasurer*

Total Assets      .      .      .      \$173,495 14

**Boston USCSC Employees Credit Union**  
**First U. S. Civil Service Commission**  
**1003 Post Office and Courthouse Building**

Incorporated September 27, 1949

(Vacant)      J. F. Conway  
*President*              *Treasurer*

Total Assets      .      .      .      \$34,925 53

**Bowker Employees Credit Union**  
**313 Congress Street**

Incorporated December 23, 1953

M. J. Balboni      F. N. Babb  
*President*              *Treasurer*

Total Assets      .      .      .      \$8,003 38

**Brighton-Allston Credit Union**  
**185 Harvard Avenue**  
**(Allston District)**

Incorporated January 25, 1950

Hugh Greenblott      F. N. Phillips  
*President*              *Treasurer*

Total Assets      .      .      .      \$17,179 44

**Cabot Boston Credit Union**  
**Godfrey L. Cabot, Incorporated**  
**77 Franklin Street**

Incorporated October 1, 1941

J. P. Lemonias      M. C. Barstow  
*President*              *Treasurer*

Total Assets      .      .      .      \$218,050 96

**Chamberlain Credit Union**  
301 Southampton Street

Incorporated May 23, 1934

L. P. Fahey  
*President*

J. W. Bradbury  
*Treasurer*

Total Assets . . . . \$50,143 39

**City Credit Union**  
Room 916  
209 Washington Street

Incorporated June 18, 1936

H. H. Levine  
*President*

Morris Thompson  
*Treasurer*

Total Assets . . . . \$66,382 36

**City of Boston Employees Credit Union**  
37 City Hall  
School Street

Incorporated November 5, 1915

J. S. Kiernan  
*President*

D. A. Grant  
*Treasurer*

Total Assets . . . . \$1,123,374 33

**Codman Credit Union**  
1165 Blue Hill Avenue  
(Dorchester District)

Incorporated November 18, 1926

Albert Barsky  
*President*

William Stiller  
*Treasurer*

Total Assets . . . . \$29,082 90

**Colonial Employees Credit Union**  
1100 Massachusetts Avenue

Incorporated January 13, 1940

George McCart  
*President*

Nell Braen  
*Treasurer*

Total Assets . . . . \$29,255 75

**Columbus Credit Union**  
2000 Washington Street

Incorporated April 27, 1935

Moe Lofchie  
*President*

Irving Cutler  
*Treasurer*

Total Assets . . . . \$31,027 99

**Commercial Travelers Credit Union**  
Morton Building

Incorporated November 17, 1955

Max Ginns  
*President*

Stephen Karp  
*Treasurer*

Total Assets . . . . \$4,815 50

**Consumers Credit Union**  
66A Berkeley Street

Incorporated October 5, 1957

Edna L. Mason  
*President*

M. G. Scanzio  
*Treasurer*

Total Assets . . . . \$96,295 03

**Corenco Employees Credit Union**  
Consolidated Rendering Company  
173 Atlantic Avenue

Incorporated May 29, 1934

H. H. Hodges  
*President*

Ada D. Hitchins  
*Treasurer*

Total Assets . . . . \$6,520 20

**Dorchester Credit Union**  
418 Adams Street  
(Dorchester District)

Incorporated April 7, 1955

D. F. Sheehan, Jr.  
*President*

L. F. O'Donnell  
*Treasurer*

Total Assets . . . . \$24,580 70

**Dorchester Browning Credit Union**  
1165 Blue Hill Avenue  
(Dorchester District)

Incorporated April 2, 1938

Samuel Spector  
*President*

Max Hymans  
*Treasurer*

Total Assets . . . . \$48,997 30

**Eaton Credit Union**  
17 Otisfield Street  
(Roxbury District)

Incorporated November 23, 1926

Joseph Price  
*President*

B. M. Reisman  
*Treasurer*

Total Assets . . . . \$169,012 53

**Emblem Credit Union**  
**W. F. Schrafft & Sons Corporation**  
 529 Main Street  
 (Charlestown District)

Incorporated December 24, 1935

R. I. Carney  
*President*

J. P. Holmes  
*Treasurer*

Total Assets . . . . \$95,615 40

**Federal Credit Union**  
 1165 Blue Hill Avenue  
 (Dorchester District)

Incorporated November 3, 1926

Joseph Gray  
*President*

Solomon Pollack  
*Treasurer*

Total Assets . . . . \$93,115 89

**Federation Credit Union**  
 157 Federal Street

Incorporated October 8, 1954

J. M. Murphy  
*President*

D. R. Hurley  
*Treasurer*

Total Assets . . . . \$55,284 98

**Fenway Credit Union**  
 400 Commonwealth Avenue

Incorporated February 12, 1951

D. L. Lancaster  
*President*

J. J. Kiley  
*Treasurer*

Total Assets . . . . \$33,808 14

**Filene Credit Union**  
 426 Washington Street

Incorporated October 21, 1921

J. A. Drew  
*President*

N. L. Aronson  
*Treasurer*

Total Assets . . . . \$855,582 64

**Firefundic Credit Union**  
**Firemen's Fund Insurance Company**  
 10 Post Office Square

Incorporated February 29, 1940

F. L. Grant  
*President*

E. A. Bragdon  
*Treasurer*

Total Assets . . . . \$19,008 26

**Forty Associates Credit Union**  
 19 Otisfield Street  
 (Roxbury District)

Incorporated November 30, 1926

Gabriel Cohen  
*President*

S. J. Cohen  
*Treasurer*

Total Assets . . . . \$81,807 99

**The Franklin Aid Credit Union**  
 1165 Blue Hill Avenue  
 (Dorchester District)

Incorporated October 5, 1926

I. I. Gelerman  
*President*

K. H. Slypack  
*Treasurer*

Total Assets . . . . \$68,371 07

**The Friendship Credit Union**  
 1165 Blue Hill Avenue  
 (Dorchester District)

Incorporated December 16, 1926

Samuel Nelson  
*President*

Albert Epstein  
*Treasurer*

Total Assets . . . . \$73,681 86

**Geneva Credit Union**  
 19 Otisfield Street  
 (Roxbury District)

Incorporated November 6, 1926

Louis Bush  
*President*

J. J. Rothberg  
*Treasurer*

Total Assets . . . . \$52,948 91

**Gilco Credit Union**  
**Gilchrist Company**  
 417 Washington Street

Incorporated July 11, 1914

Barbara C. Rimbach  
*President*

W. N. Smith  
*Treasurer*

Total Assets . . . . \$112,347 78

**Glenway Credit Union**  
 1165 Blue Hill Avenue  
 (Dorchester District)

Incorporated March 24, 1927

Louis Markowitz  
*President*

S. D. Nadler  
*Treasurer*

Total Assets . . . . \$6,493 29

**Glozel Credit Union**  
1 Reed Street

Incorporated March 17, 1955

C. F. Jennings  
*President*

J. J. Spack  
*Treasurer*

Total Assets . . . \$20,070 75

**Gulf Boston Credit Union**  
31 St. James Avenue

Incorporated August 5, 1940

V. M. Foley  
*President*

H. R. Gullifer  
*Treasurer*

Total Assets . . . \$88,065 61

**Harbor Village Credit Union**  
375 Old Colony Avenue  
(South Boston District)

Incorporated April 1, 1940

W. T. Murphy  
*President*

Josephine E. Murphy  
*Treasurer*

Total Assets . . . \$28,910 21

**Harmony Credit Union**  
3 Bennington Street  
(East Boston District)

Incorporated March 17, 1927

Nathan Goldberg  
*President*

Harry Milgram  
*Treasurer*

Total Assets . . . \$19,758 12

**Harold Credit Union**  
1165 Blue Hill Avenue  
(Dorchester District)

Incorporated November 3, 1926

Abraham Olansky  
*President*

L. D. Kessler  
*Treasurer*

Total Assets . . . \$205,716 67

**Hazelwood Community Credit Union**  
125 DeForest Street  
(Roslindale District)

Incorporated August 24, 1944

J. R. Johnson  
*President*

C. E. Knibb  
*Treasurer*

Total Assets . . . \$20,196 20

**The Herald-Traveler Employees Credit Union**  
80 Mason Street

Incorporated July 22, 1926

A. E. Vytal  
*President*

J. J. O'Brien  
*Treasurer*

Total Assets . . . \$160,588 84

**Hersey Employees Credit Union**  
331 E Street  
(South Boston District)

Incorporated June 5, 1940

L. G. Bernstone  
*President*

L. W. Cleaves  
*Treasurer*

Total Assets . . . \$88,441 63

**Hillside Credit Union**  
646 Warren Street  
(Roxbury District)

Incorporated October 25, 1926

Louis Brown  
*President*

M. H. Role  
*Treasurer*

Total Assets . . . \$565,454 17

**Howard Credit Union**  
532 Warren Street  
(Roxbury District)

Incorporated October 29, 1926

Samuel Phillips  
*President*

Morris Tonkin  
*Treasurer*

Total Assets . . . \$97,335 43

**Howco Credit Union**  
A. T. Howard Company  
10 Blandford Street

Incorporated February 12, 1930

Robert Brown  
*President*

R. H. Bilodeau  
*Treasurer*

Total Assets . . . \$14,454 62

**Hub Credit Union**  
17 Otisfield Street  
(Roxbury District)

Incorporated October 19, 1926

Harold Meister  
*President*

Joseph Grosser  
*Treasurer*

Total Assets . . . \$37,366 16

**Humboldt Credit Union**  
**19 Otisfield Street**  
 (Roxbury District)

Incorporated October 28, 1926

Joseph Rosenberg      Nathan Barron  
*President*                      *Treasurer*

Total Assets . . . . \$141,695 42

**The Industrial Credit Union**  
**270 Boylston Street**

Incorporated November 23, 1910

Mary H. Tolman      J. J. Campana  
*President*                      *Treasurer*

Total Assets . . . . \$575,559 20

**Intervale Credit Union**  
**21 Hartwell Street**  
 (Roxbury District)

Incorporated November 15, 1926

Abraham Nathanson      Joseph Weinberg  
*President*                      *Treasurer*

Total Assets . . . . \$11,794 78

**Jamaica Plain Credit Union**  
**296 Centre Street**  
 (Jamaica Plain District)

Incorporated October 18, 1926

Abraham Braverman      G. N. Cohen  
*President*                      *Treasurer*

Total Assets . . . . \$13,326 38

**Klevanar Credit Union**  
**393 Norfolk Street**  
 (Dorchester District)

Incorporated July 17, 1951

Harry Greenberg      Harold Schwartz  
*President*                      *Treasurer*

Total Assets . . . . \$2,651 03

**Liberal Credit Union**  
**1165 Blue Hill Avenue**  
 (Dorchester District)

Incorporated November 5, 1926

Oscar Kaplan      Philip Garber  
*President*                      *Treasurer*

Total Assets . . . . \$24,018 87

**Liberty Credit Union**  
**288 Blue Hill Avenue**  
 (Roxbury District)

Incorporated September 29, 1926

I. E. Paretsky      Samuel Rachlis  
*President*                      *Treasurer*

Total Assets . . . . \$230,431 68

**Local 801 Credit Union**  
**80 Boylston Street**

Incorporated March 20, 1956

J. B. Tague      A. W. Arsenault  
*President*                      *Treasurer*

Total Assets . . . . \$2,809 86

**Lord Beaconsfield Credit Union**  
**654 Blue Hill Avenue**  
 (Dorchester District)

Incorporated November 12, 1913

A. M. Goldstein      Max Shlifer  
*President*                      *Treasurer*

Total Assets . . . . \$285,215 64

**Maccabee Credit Union**  
**646 Warren Street**  
 (Roxbury District)

Incorporated August 23, 1949

George Merlin      Aaron Chalfin  
*President*                      *Treasurer*

Total Assets . . . . \$41,355 71

**The Mascot Credit Union**  
**1115 Blue Hill Avenue**  
 (Dorchester District)

Incorporated November 18, 1926

J. I. Packer      D. M. Kaiser  
*President*                      *Treasurer*

Total Assets . . . . \$173,682 66

**Memorial Credit Union**  
**532 Warren Street**  
 (Roxbury District)

Incorporated March 13, 1941

Samuel Berg      Al Berg  
*President*                      *Treasurer*

Total Assets . . . . \$51,611 08

**Mohliver Credit Union**  
1165 Blue Hill Avenue  
(Dorchester District)

Incorporated October 18, 1926

Benjamin Freedman      Max Hymans  
*President*                      *Treasurer*

Total Assets      .      .      .      .      \$164,909 90

**Moreland Credit Union**  
38 Blue Hill Avenue

Incorporated October 27, 1952

R. S. Mitchell              Ruben Weiner  
*President*                      *Treasurer*

Total Assets      .      .      .      .      \$40,569 16

**Morgan Memorial Credit Union**  
89 Shawmut Avenue

Incorporated July 8, 1937

D. B. Strong              R. E. Everest  
*President*                      *Treasurer*

Total Assets      .      .      .      .      \$26,268 21

**Mortons Employees Credit Union**  
Morton's Incorporated  
89 Causeway Street

Incorporated January 21, 1949

Ervin Halpern              Rae G. Kurlansky  
*President*                      *Treasurer*

Total Assets      .      .      .      .      \$50,640 26

**MTA Employees Credit Union**  
201 Park Square Building

Incorporated January 24, 1936

J. H. Duffey              T. F. Spelman  
*President*                      *Treasurer*

Total Assets      .      .      .      .      \$2,327,084 98

**Mutual Credit Union**  
288 Blue Hill Avenue  
(Roxbury District)

Incorporated October 22, 1926

Philip Swartz              Samuel Kasler  
*President*                      *Treasurer*

Total Assets      .      .      .      .      \$40,987 05

**Navy Building Credit Union**  
495 Summer Street

Incorporated January 11, 1954

B. W. Gleason              P. F. Schelfhaudt  
*President*                      *Treasurer*

Total Assets      .      .      .      .      \$76,031 60

**Navy Yard Employees Credit Union**  
Building No. 32  
Boston Naval Shipyard  
(Charlestown District)

Incorporated December 28, 1939

W. R. MacKenzie              S. I. Rosenthal  
*President*                      *Treasurer*

Total Assets      .      .      .      .      \$572,528 48

**New Haven Railroad Employees Credit Union**  
Room 233  
South Station

Incorporated January 4, 1939

Freeland Rush              L. S. Cashman  
*President*                      *Treasurer*

Total Assets      .      .      .      .      \$6,822,014 31

**N. I. C. Credit Union**  
Northern Industrial Chemical Company  
7 Elkins Street  
(South Boston District)

Incorporated June 23, 1948

Gale J. Bunner              Christine A. Petrie  
*President*                      *Treasurer*

Total Assets      .      .      .      .      \$13,064 26

**Noddle Island Credit Union**  
19 Meridian Street  
(East Boston District)

Incorporated March 30, 1927

A. F. Reddy              Julius Stone  
*President*                      *Treasurer*

Total Assets      .      .      .      .      \$550,969 34

**One-Twenty Credit Union**  
40 Green Street

Incorporated September 16, 1949

E. F. Cosgrove              F. B. Seitz, Jr.  
*President*                      *Treasurer*

Total Assets      .      .      .      .      \$52,648 60



**Overland Credit Union**  
**S. S. Pierce Company**  
**133 Brookline Avenue**

Incorporated June 4, 1940

C. F. Curran  
*President*

Anna N. Habelow  
*Treasurer*

Total Assets . . . \$172,776 26

**Plan Credit Union**  
**Blue Cross**  
**38 Chauncy Street**  
Incorporated May 16, 1946

W. J. Macfarlane  
*President*

C. T. Fuller  
*Treasurer*

Total Assets . . . \$156,073 71

**Pressers Union Local 12 ILGWU Credit Union**  
**33 Harrison Avenue**

Incorporated August 31, 1953

Saul Wallace  
*President*

Louis Weinstein  
*Treasurer*

Total Assets . . . \$48,015 68

**Produce Terminal Credit Union**  
**Room 247**  
**Boston Market Terminal Building**

Incorporated July 27, 1955

Morris Kaplan  
*President*

Samuel Leve  
*Treasurer*

Total Assets . . . \$37,991 97

**Pulaski Credit Union**  
**82 Boston Street**  
**(Dorchester District)**

Incorporated May 28, 1940

John Yakimowsky  
*President*

Mary Wardzala  
*Treasurer*

Total Assets . . . \$11,734 94

**Redberry Credit Union**  
**2 Frost Avenue**  
**(Dorchester District)**

Incorporated December 11, 1945

W. D. Wayland  
*President*

W. E. Paul  
*Treasurer*

Total Assets . . . \$23,101 14

**Rex Credit Union**  
**Railway Express Agency, Incorporated**  
**716 Atlantic Avenue**

Incorporated March 11, 1929

H. A. McIsaac  
*President*

Michael Lottero  
*Treasurer*

Total Assets . . . \$271,881 07

**Roxbury Independent Credit Union**  
**238 Blue Hill Avenue**  
**(Roxbury District)**

Incorporated October 5, 1926

George Merlin  
*President*

Barnet Ginsberg  
*Treasurer*

Total Assets . . . \$125,341 54

**Roxbury Workmen's Circle Credit Union**  
**612 Blue Hill Avenue**  
**(Dorchester District)**

Incorporated January 26, 1927

David Gulko  
*President*

Morris Ricklin  
*Treasurer*

Total Assets . . . \$37,428 75

**Seaver Credit Union**  
**101 Crawford Street**  
**(Roxbury District)**

Incorporated January 24, 1927

Morris Chartkoff  
*President*

William Meshorer  
*Treasurer*

Total Assets . . . \$51,100 00

**Security Employees Credit Union**  
**Social Security Administration**  
**120 Boylston Street**

Incorporated January 3, 1940

S. P. Harman  
*President*

Helen A. Savage  
*Treasurer*

Total Assets . . . \$78,487 45

**Social Service Credit Union**  
**39 North Bennet Street**

Incorporated August 19, 1921

E. M. Reppucci  
*President*

Joseph Campana  
*Treasurer*

Total Assets . . . \$1,542,589 09

**Spaulding Moss Employees Credit Union**  
415 Summer Street

Incorporated October 14, 1937

Anthony Caliendo      P. C. Killgoar  
*President*                      *Treasurer*

Total Assets      .      .      .      \$14,750 14

**Square Deal Credit Union**  
277a Dudley Street  
(Roxbury District)

Incorporated January 11, 1950

Samuel Diamond      Isaac Temkin  
*President*                      *Treasurer*

Total Assets      .      .      .      \$52,337 46

**State Employees Credit Union**  
115 State House

Incorporated April 4, 1941

Julius Kroeck      E. W. Towne  
*President*                      *Treasurer*

Total Assets      .      .      .      \$597,392 96

**Swift Boston Credit Union**  
98 South Market Street

Incorporated June 21, 1934

C. F. Carbee      A. E. Bourgeess  
*President*                      *Treasurer*

Total Assets      .      .      .      \$35,200 15

**T & H Employees Credit Union**  
892 River Street  
(Hyde Park District)

Incorporated March 23, 1954

J. W. Wendall, Jr.      A. M. Brown  
*President*                      *Treasurer*

Total Assets      .      .      .      \$51,926 11

**Telephone Workers' Credit Union**  
50 Oliver Street

Incorporated March 3, 1917

O. G. Richards      E. J. Simonian  
*President*                      *Treasurer*

Total Assets      .      .      .      \$5,226,694 46

**Thriftyway Credit Union**  
Greater Boston Community Fund  
14 Somerset Street

Incorporated March 4, 1947

W. A. Fischer      Verna B. Leighton  
*President*                      *Treasurer*

Total Assets      .      .      .      \$6,880 63

**T R I B Credit Union**  
Treasury Revenue Intelligence Boston  
Room 947  
55 Tremont Street

Incorporated August 10, 1953

F. X. McManama      F. J. McGinn  
*President*                      *Treasurer*

Total Assets      .      .      .      \$20,881 73

**Unity Club Credit Union**  
40 Broad Street

Incorporated August 30, 1926

Jeanne B. Pigott      M. P. Larnier  
*President*                      *Treasurer*

Total Assets      .      .      .      \$3,762 91

**Victory Credit Union**  
650 Dudley Street  
(Roxbury District)

Incorporated December 7, 1926

Falk Nathan      Louis Becker  
*President*                      *Treasurer*

Total Assets      .      .      .      \$56,761 08

**Wales Mfg. Co. Employees Credit Union**  
117 Bickford Street

Incorporated November 8, 1955

Maurice Pressman      J. C. Lewis  
*President*                      *Treasurer*

Total Assets      .      .      .      \$24,675 82

**Walter Baker Employees Credit Union**  
1177 Washington Street  
(Dorchester District)

Incorporated May 8, 1941

E. J. Wynne      A. L. Preston, Jr.  
*President*                      *Treasurer*

Total Assets      .      .      .      \$350,796 61

**Walworth Credit Union**  
800 First Street  
(South Boston District)

Incorporated June 4, 1921

L. T. Davis <i>President</i>	Wilbur Fowles <i>Treasurer</i>
Total Assets	\$80,019 52

**Ward's Credit Union**  
63 Franklin Street

Incorporated December 24, 1935

R. F. Warner <i>President</i>	Edward Singer <i>Treasurer</i>
Total Assets	\$55,279 13

**Washington Credit Union**  
1165 Blue Hill Avenue  
(Dorchester District)

Incorporated October 15, 1926

Abraham Bikofsky <i>President</i>	Samuel Bachman <i>Treasurer</i>
Total Assets	\$91,043 89

**Welfare Credit Union**  
1165 Blue Hill Avenue  
(Dorchester District)

Incorporated January 12, 1927

Edward Weinstein <i>President</i>	Samuel Newman <i>Treasurer</i>
Total Assets	\$57,596 88

**The Whitson Credit Union**  
**Whiting Milk Company**  
556 Rutherford Avenue  
(Charlestown District)

Incorporated March 5, 1915

R. M. Cornish <i>President</i>	L. B. Gretter <i>Treasurer</i>
Total Assets	\$249,532 41

**Zaslav Volin Credit Union**  
1165 Blue Hill Avenue  
(Dorchester District)

Incorporated October 26, 1926

John Wigon <i>President</i>	Max Nimoy <i>Treasurer</i>
Total Assets	\$37,940 44

**BRIDGEWATER**

**Bridgewater Credit Union**  
72 Main Street

Incorporated September 3, 1941

Frank Smudin <i>President</i>	R. F. King <i>Treasurer</i>
Total Assets	\$541,213 54

**BROCKTON**

**Barbourwelt Credit Union**  
932 North Montello Street

Incorporated February 12, 1930

L. G. Gifford <i>President</i>	H. A. Motta <i>Treasurer</i>
Total Assets	\$33,294 98

**Brockton Credit Union**  
68 Legion Parkway

Incorporated March 27, 1917

M. F. Creedon <i>President</i>	D. S. Tarlow <i>Treasurer</i>
Total Assets	\$1,862,213 59

**Brockton Brotherhood Credit Union**  
389 Main Street

Incorporated April 1, 1936

T. J. Mullins <i>President</i>	Joseph Cohen <i>Treasurer</i>
Total Assets	\$431,420 55

**Brockton EMSR Credit Union**  
Eastern Massachusetts Street Railway  
Company  
61 Torrey Street

Incorporated January 3, 1940

W. W. Courtemanche <i>President</i>	C. N. Sanford <i>Treasurer</i>
Total Assets	\$146,688 99

**Brockton Firemen's Credit Union**  
43 Pleasant Street

Incorporated July 27, 1934

L. F. Lynch <i>President</i>	J. H. Lamontagne <i>Treasurer</i>
Total Assets	\$115,849 09

**Brockton Postal Employees Credit Union**  
 43 Crescent Street

Incorporated January 5, 1923

L. G. Carriuolo  
*President*L. C. Carter  
*Treasurer*

Total Assets . . . \$117,100 30

**Brockton Taunton Gas Employees Credit Union**  
 54 Main Street

Incorporated October 13, 1926

H. A. Ball  
*President*Doris Mackenzie  
*Treasurer*

Total Assets . . . \$105,642 87

**Campello Credit Union**  
 20 Nilsson Street

Incorporated July 16, 1928

John Holmes  
*President*M. W. Palmer  
*Treasurer*

Total Assets . . . \$148,919 39

**The Crescent Credit Union**  
 25 Crescent Street

Incorporated June 18, 1919

A. B. Yaffe  
*President*David Silverstein  
*Treasurer*

Total Assets . . . \$2,199,982 04

**Edico Credit Union**  
 Edison Electric Illuminating Company of  
 Brockton  
 36 Main Street

Incorporated May 29, 1936

Leland Hayden  
*President*Irene B. White  
*Treasurer*

Total Assets . . . \$237,119 99

**Lafayette Credit Union**  
 183 Court Street

Incorporated June 23, 1938

J. A. Messier  
*President*L. L. LaBarre  
*Treasurer*

Total Assets . . . \$292,409 89

**Montello Credit Union**  
 111 Ames Street

Incorporated February 25, 1932

Leonard Tamule  
*President*J. M. Samulis  
*Treasurer*

Total Assets . . . \$5,168 03

**BROOKLINE**
**Brookline Municipal Credit Union**  
 233 Washington Street

Incorporated August 2, 1946

A. A. O'Shea  
*President*W. H. Burke  
*Treasurer*

Total Assets . . . \$1,327,958 78

**Longwood Credit Union**  
 387 Harvard Street

Incorporated October 6, 1950

Bernard Gardner  
*President*Jacob Gopen  
*Treasurer*

Total Assets . . . \$131,519 69

**St. Aidan's Credit Union**  
 222 Freeman Street

Incorporated March 2, 1939

F. J. Logue  
*President*Mary A. Cadman  
*Treasurer*

Total Assets . . . \$8,349 27

**CAMBRIDGE**
**Cambridge Credit Union**  
 1343 Cambridge Street

Incorporated November 5, 1926

Israel Finstein  
*President*L. M. Rosenberg  
*Treasurer*

Total Assets . . . \$52,199 98

**Cambridge Portuguese Credit Union**  
 1348 Cambridge Street

Incorporated March 2, 1928

J. G. Loja  
*President*Joseph Abreu  
*Treasurer*

Total Assets . . . \$480,786 35

**Cambridge Utilities Employees Credit Union**  
719 Massachusetts Avenue

Incorporated January 26, 1933

P. A. Boisvert <i>President</i>	Lavinia T. Higgins <i>Treasurer</i>
Total Assets	\$190,330 59

**Central Credit Union**  
221 Hampshire Street

Incorporated April 27, 1921

Frances Rubin <i>President</i>	Esther Melnick <i>Treasurer</i>
Total Assets	\$24,014 92

**C T C Credit Union**  
445 Concord Avenue

Incorporated May 29, 1952

F. F. McLellan <i>President</i>	W. F. O'Connell <i>Treasurer</i>
Total Assets	\$48,263 20

**Darex Credit Union**  
Dewey & Almy Chemical Company  
62 Whittemore Avenue

Incorporated September 10, 1937

E. G. Hillery <i>President</i>	T. F. Foster <i>Treasurer</i>
Total Assets	\$287,745 02

**Eamco Credit Union**  
Elliot Addressing Machine Company  
143 Albany Street

Incorporated May 16, 1949

J. F. Brenn <i>President</i>	B. L. Driscoll <i>Treasurer</i>
Total Assets	\$84,020 93

**East Cambridge Credit Union**  
1010 Cambridge Street

Incorporated November 3, 1926

Harry Bond <i>President</i>	Abraham Granoff <i>Treasurer</i>
Total Assets	\$22,077 05

**Eastern Credit Union**  
General Ice Cream Corporation  
183 Cambridge Street

Incorporated February 15, 1937

J. J. Morgan <i>President</i>	Else P. Rommelfanger <i>Treasurer</i>
Total Assets	\$91,283 05

**Elm Credit Union**  
1010 Cambridge Street

Incorporated November 5, 1926

Philip Jacobson <i>President</i>	Abraham Fooks <i>Treasurer</i>
Total Assets	\$69,648 67

**G R Credit Union**  
General Radio Company  
275 Massachusetts Avenue

Incorporated February 1, 1930

S. H. Beck <i>President</i>	E. D. Hurlbut <i>Treasurer</i>
Total Assets	\$427,220 28

**Harvard University Employees Credit Union**  
26 Dunster Street

Incorporated July 14, 1947

B. A. Roscoe <i>President</i>	V. H. Tarr <i>Treasurer</i>
Total Assets	\$887,946 74

**Inman Credit Union**  
1010 Cambridge Street

Incorporated October 28, 1926

Harry Sidell <i>President</i>	Bernard Weinstein <i>Treasurer</i>
Total Assets	\$5,736 97

**Lever Cambridge Employees Credit Union**  
164 Broadway

Incorporated January 11, 1945

J. J. Dwyer <i>President</i>	J. A. DeVincents <i>Treasurer</i>
Total Assets	\$706,307 50

**M B CO Credit Union**  
**Macalaster Bicknell Company**  
 243 Broadway

Incorporated October 14, 1954

W. J. Scott <i>President</i>	Harold Bolivar <i>Treasurer</i>
Total Assets	\$15,413 72

**Simco Credit Union**  
**Simplex Wire & Cable Company**  
 79 Sidney Street

Incorporated July 12, 1948

E. J. McDevitt <i>President</i>	A. T. Lyne <i>Treasurer</i>
Total Assets	\$405,174 42

**Squire Employees Credit Union**  
 165 Gore Street

Incorporated June 20, 1934

J. J. O'Brien <i>President</i>	Edward Azar <i>Treasurer</i>
Total Assets	\$179,506 16

**Western Credit Union**  
 552 Massachusetts Avenue

Incorporated November 27, 1926

I. M. Kramer <i>President</i>	M. M. Isen <i>Treasurer</i>
Total Assets	\$22,097 06

**Woven Hose Employees Credit Union**  
**Boston Woven Hose & Rubber Company**  
 29 Hampshire Street

Incorporated March 5, 1947

J. C. Fogarty <i>President</i>	N. F. Jones <i>Treasurer</i>
Total Assets	\$89,724 19

**CANTON**

**Plymouth Rubber Credit Union**  
 Revere Street

Incorporated May 13, 1955

James Fitzpatrick <i>President</i>	Edith Evans <i>Treasurer</i>
Total Assets	\$43,778 58

**CHELSEA**

**American Independent Credit Union**  
 272 Broadway

Incorporated October 19, 1926

Barnet Mack <i>President</i>	Louis Gorin <i>Treasurer</i>
Total Assets	\$24,519 32

**Atlantic Credit Union**  
 353 Broadway

Incorporated August 1, 1939

A. M. Gillman <i>President</i>	Louis Brooks <i>Treasurer</i>
Total Assets	\$58,517 66

**Benjamin Franklin Credit Union**  
 20 Washington Avenue

Incorporated October 13, 1926

Mendel Kornitsky <i>President</i>	William Ginsberg <i>Treasurer</i>
Total Assets	\$377,893 68

**Carmel Credit Union**  
 477 Broadway

Incorporated November 27, 1926

Aaron Coburn <i>President</i>	Benjamin Alpert <i>Treasurer</i>
Total Assets	\$1,611,548 10

**Chestnut Credit Union**  
 272 Broadway

Incorporated November 2, 1926

D. S. Miller <i>President</i>	Samuel Gross <i>Treasurer</i>
Total Assets	\$53,362 53

**Congress Credit Union**  
 4 Washington Avenue

Incorporated November 17, 1926

J. J. Schneider <i>President</i>	John Smoller <i>Treasurer</i>
Total Assets	\$34,257 47

**Continental Credit Union**  
65 Washington Avenue

Incorporated July 15, 1927

L. N. Levine  
*President*Louis Goodell  
*Treasurer*

Total Assets . . . \$79,004 95

**Independent Credit Union**  
65 Washington Avenue

Incorporated October 18, 1926

A. N. Kaufman  
*President*Murray Banks  
*Treasurer*

Total Assets . . . \$111,201 24

**Jogues Credit Union**  
800 Broadway

Incorporated March 22, 1940

A. M. LeClair  
*President*A. J. Arsenault  
*Treasurer*

Total Assets . . . \$69,003 85

**Judaeon Credit Union**  
272 Broadway

Incorporated December 13, 1926

J. J. Tutun  
*President*Hyman Silverman  
*Treasurer*

Total Assets . . . \$75,790 33

**Madison Credit Union**  
19 Woodlawn Avenue

Incorporated October 1, 1941

Nicholas Guerrio  
*President*Ralph Santosuosso  
*Treasurer*

Total Assets . . . \$56,870 19

**New Chelsea Credit Union**  
191 Winnisimmet Street

Incorporated July 31, 1934

Sol Glazer  
*President*George Cashman  
*Treasurer*

Total Assets . . . \$248,565 92

**Ponedeler Credit Union**  
65 Washington Avenue

Incorporated October 13, 1926

Samuel Berger  
*President*Samuel Stillman  
*Treasurer*

Total Assets . . . \$44,268 85

**Walnut Credit Union**  
214 Broadway

Incorporated October 6, 1926

Abraham Shlager  
*President*Theodore Rubinovitz  
*Treasurer*

Total Assets . . . \$72,064 62

**Winnisimmet Credit Union**  
272 Broadway

Incorporated October 13, 1920

Louis Wiseman  
*President*Israel Sklar  
*Treasurer*

Total Assets . . . \$212,987 03

**CHICOPEE****Aldenville Credit Union**  
458 Grattan Street  
(Chicopee Falls District)

Incorporated August 18, 1939

R. W. Gelinas  
*President*A. J. Deslauriers  
*Treasurer*

Total Assets . . . \$372,669 05

**Chicopee Teachers' Credit Union**  
High School

Incorporated June 20, 1934

Margaret M. Haggerty  
*President*M. L. Harris  
*Treasurer*

Total Assets . . . \$12,562 66

**F. W. Sickles Employees Credit Union**  
165 Front Street

Incorporated January 10, 1941

W. F. O'Connor  
*President*J. B. FitzGerald, Jr.  
*Treasurer*

Total Assets . . . \$412,276 57

**Handy Employees Credit Union**  
H. L. Handy Company  
Plainfield Street

Incorporated June 22, 1934

M. C. O'Leary <i>President</i>	A. G. Haggerty <i>Treasurer</i>
Total Assets	\$154,095 98

**Polish National Credit Union**  
228 Exchange Street

Incorporated July 19, 1921

S. A. Berestka <i>President</i>	A. J. Golen <i>Treasurer</i>
Total Assets	\$2,788,541 46

**Spalding Employees Credit Union**  
A. G. Spalding & Brothers, Incorporated  
Meadow Street

Incorporated September 10, 1937

J. C. Brown <i>President</i>	R. N. Russell <i>Treasurer</i>
Total Assets	\$372,624 19

**Springfield Rendering Employees Credit Union**  
2 Plainfield Street

Incorporated July 31, 1934

C. T. Bradway <i>President</i>	F. E. Safford <i>Treasurer</i>
Total Assets	\$6,453 01

**Starmsco Credit Union**  
J. Stevens Arms Company  
86 Broadway  
(Chicopee Falls District)

Incorporated August 15, 1946

J. A. Soltys <i>President</i>	G. H. Fitch <i>Treasurer</i>
Total Assets	\$354,027 82

**Texco Credit Union**  
(Chicopee Falls District)

Incorporated July 20, 1956

Mitzie Wegrzyn <i>President</i>	Lillian Martel <i>Treasurer</i>
Total Assets	\$19,317 53

**Willimansett Credit Union**  
753½ Chicopee Street  
(Willimansett District)

Incorporated August 25, 1944

R. A. Bibeau <i>President</i>	E. J. B. Lafrenaye <i>Treasurer</i>
Total Assets	\$95,481 27

**CLINTON**

**Colonial Press Credit Union**  
1 Green Street

Incorporated January 24, 1942

J. J. O'Malley <i>President</i>	Philip Sangerario <i>Treasurer</i>
Total Assets	\$418,947 26

**DANVERS**

**Essex Agricultural Credit Union**  
Essex County Agricultural School

Incorporated June 26, 1933

H. A. Mostrom <i>President</i>	Hilda M. Fitzgerald <i>Treasurer</i>
Total Assets	\$56,493 67

**DEDHAM**

**Rust Craft Credit Union**  
Rust Craft Park

Incorporated December 20, 1940

Frances M. Williamson <i>President</i>	Katharine Dunay <i>Treasurer</i>
Total Assets	\$380,993 26

**DOUGLAS**

**Hayward-Schuster Employees Credit Union**  
Main Street  
(East Douglas District)

Incorporated April 30, 1942

W. A. Johnson <i>President</i>	C. E. Driscoll <i>Treasurer</i>
Total Assets	\$356,397 37

**EASTHAMPTON**

**Hampco Credit Union**  
130 Pleasant Street

Incorporated September 24, 1954

J. T. Dolat <i>President</i>	Frank Dubiel <i>Treasurer</i>
Total Assets	\$18,179 48



**EVERETT****Carmote Employees Credit Union**  
376 Third Street

Incorporated September 1, 1935

G. B. Kenrick  
*President*O. C. Diver  
*Treasurer*

Total Assets . . . \$40,911 68

**Everett Credit Union**  
650 Broadway

Incorporated October 29, 1926

Joseph Fisher  
*President*Henry Henken  
*Treasurer*

Total Assets . . . \$341,029 19

**Everett Fire Department Credit Union**  
384 Broadway

Incorporated December 18, 1933

L. W. Kirby  
*President*A. S. Oresteen  
*Treasurer*

Total Assets . . . \$71,466 77

**Everett Police Credit Union**  
371 Broadway

Incorporated May 28, 1936

C. H. O'Neil  
*President*H. F. Fitzgerald  
*Treasurer*

Total Assets . . . \$48,581 43

**Garden Street Credit Union**  
44 Garden Street

Incorporated May 11, 1953

F. P. Markuns  
*President*G. W. Strahan  
*Treasurer*

Total Assets . . . \$44,751 32

**Merchemco Credit Union**  
Merchemco Chemical Company  
Chemical Lane

Incorporated February 8, 1937

A. M. Wollinger  
*President*John Mastropietro  
*Treasurer*

Total Assets . . . \$682,826 03

**New Deal Credit Union**  
Eastern Gas & Fuel Association  
201 Rover Street

Incorporated July 31, 1934

George Battershall  
*President*Mildred F. Wilson  
*Treasurer*

Total Assets . . . \$165,577 69

**Octane Credit Union**  
Colonial Beacon Oil Company  
30 Beacham Street

Incorporated August 30, 1933

C. J. Murphy  
*President*L. E. Denning  
*Treasurer*

Total Assets . . . \$335,758 05

**Wapico Credit Union**  
Warren Pipe Company  
19 Robin Street

Incorporated February 8, 1937

J. T. Dunn  
*President*G. W. Muise, Jr.  
*Treasurer*

Total Assets . . . \$53,388 61

**FALL RIVER****Fall River Boys' Club Credit Union**  
151 Pocasset Street

Incorporated July 12, 1934

D. J. P. Sullivan  
*President*M. F. Cleaves  
*Treasurer*

Total Assets . . . \$45,018 57

**Fall River Municipal Employees Credit Union**  
198-202 Bank Street

Incorporated February 6, 1930

J. F. Burke  
*President*Paul Pettine  
*Treasurer*

Total Assets . . . \$3,423,012 69

**Fall River Postal Employees Credit Union**  
Post Office

Incorporated April 26, 1928

R. J. Goff  
*President*C. R. Greenhalgh  
*Treasurer*

Total Assets . . . \$126,633 95

**Kavodian Credit Union**  
**160 Bank Street**

Incorporated July 19, 1948

B. G. Macy  
*President*Samuel Kaplan  
*Treasurer*

Total Assets . . . \$51,536 52

**FITCHBURG**
**Cleghorn Credit Union**  
**7 Fairmount Place**

Incorporated October 24, 1928

Blanche E. Dumont  
*President*C. E. Dumont  
*Treasurer*

Total Assets . . . \$882,151 72

**Crobank Credit Union**
**Crocker Burbank & Company, Association**  
**545 Westminster Street**

Incorporated July 29, 1936

F. E. Bailey  
*President*R. W. Adams  
*Treasurer*

Total Assets . . . \$171,964 70

**Falpaco Credit Union**  
**Falulah Paper Company**  
**Falulah Road**

Incorporated January 26, 1938

F. J. McCarthy  
*President*J. S. Hebbard  
*Treasurer*

Total Assets . . . \$34,092 00

**Filestra Credit Union**
**Fitchburg & Leominster Street Railway**  
**280 Main Street**

Incorporated May 17, 1948

A. R. McNeil  
*President*T. J. Kelly  
*Treasurer*

Total Assets . . . \$5,351 80

**Fitchburg I-C Credit Union**  
**20 Blossom Street**

Incorporated October 24, 1928

A. A. Gelinas  
*President*B. F. Dion  
*Treasurer*

Total Assets . . . \$2,437,274 48

**Fitchburg Italian-American Credit Union**  
**387 Water Street**

Incorporated December 10, 1953

Alfred Mittola  
*President*Jennie A. Champa  
*Treasurer*

Total Assets . . . \$28,486 13

**Fitchburg Postal Employees Credit Union**  
**Post Office**

Incorporated February 9, 1928

L. I. Miller  
*President*E. B. Arnold  
*Treasurer*

Total Assets . . . \$59,590 89

**Fitchco Credit Union**  
**Fitchburg Paper Company**  
**642 River Street**

Incorporated September 5, 1935

H. T. Macklem  
*President*P. H. King  
*Treasurer*

Total Assets . . . \$186,661 42

**Senco Credit Union**  
**Sentinel Printing Company**  
**808 Main Street**

Incorporated September 10, 1929

J. F. Mahoney  
*President*E. G. Wellington  
*Treasurer*

Total Assets . . . \$41,913 46

**Simonds Employees Credit Union**  
**Simonds Saw & Steel Company**  
**Intervale Road**

Incorporated September 23, 1937

C. A. Whitcomb  
*President*Margaret L. Talcott  
*Treasurer*

Total Assets . . . \$251,749 29

**Tri-City Credit Union**  
**339 Broad Street**

Incorporated May 25, 1942

G. E. Mustakangas  
*President*T. I. Niemi  
*Treasurer*

Total Assets . . . \$20,468 52

**Workers' Credit Union**  
48 Wallace Avenue

Incorporated April 17, 1914

Oskari Tokoi  
*President*J. G. Laakso  
*Treasurer*

Total Assets . . . \$6,313,708 61

**FRAMINGHAM****D. M. C. Credit Union**  
Dennison Manufacturing Company  
300 Howard Street

Incorporated January 26, 1917

D. C. Nickerson  
*President*F. E. Barry  
*Treasurer*

Total Assets . . . \$601,811 51

**Fitzgibbons Employees Credit Union**  
72 Irving Street

Incorporated May 21, 1957

A. J. Lombardo  
*President*Susan Noorjani  
*Treasurer*

\*

**Fountain Credit Union**  
Angier Corporation  
50 Fountain Street

Incorporated March 3, 1930

J. J. Kenney  
*President*Ethel V. Tighe  
*Treasurer*

Total Assets . . . \$21,766 45

**Framingham UAW Credit Union**  
32 South Street

Incorporated April 15, 1949

F. R. Wilson  
*President*T. J. Correia  
*Treasurer*

Total Assets . . . \$118,906 98

**Independent Hebrew Credit Union**  
Coolidge Street

Incorporated December 8, 1930

M. H. Hass  
*President*H. W. Helene  
*Treasurer*

Total Assets . . . \$12,610 18

**FRANKLIN****Thomson Credit Union**  
Thomson-National Press Company  
1 Dean Avenue

Incorporated April 30, 1954

Z. V. Gianetti  
*President*Dora R. Ekstrom  
*Treasurer*

Total Assets . . . \$24,089 78

**GARDNER****Gardner Franco-American Credit Union**  
221 Parker Street

Incorporated November 25, 1938

Edmond St. Hilaire  
*President*Linus Allain  
*Treasurer*

Total Assets . . . \$1,864,159 53

**Gardner Polish-American Credit Union**  
326 Pleasant Street

Incorporated January 9, 1952

B. J. Wolanski  
*President*S. E. Michniewicz  
*Treasurer*

Total Assets . . . \$90,979 46

**GLOUCESTER****40-Fathom Credit Union**  
51 Commercial Street

Incorporated March 12, 1941

J. F. Witham  
*President*E. A. Goodick  
*Treasurer*

Total Assets . . . \$41,578 03

**Gloucester Credit Union**  
219 Main Street

Incorporated March 4, 1927

Leo Alper  
*President*Hyman Stone  
*Treasurer*

Total Assets . . . \$44,861 76

**Gloucester Fire Department Credit Union**  
8 School Street

Incorporated November 2, 1938

G. T. Burke  
*President*W. E. O'Hearn  
*Treasurer*

Total Assets . . . \$14,235 33

\*No transactions, as the first day of business was June 26, 1957.

**Gloucester Municipal Credit Union**  
City Treasurer's Office  
City Hall

Incorporated July 22, 1941

W. V. Trevoy  
*President*

R. R. Bentley  
*Treasurer*

Total Assets . . . \$25,437 66

**Gloucester Teachers Association Credit Union**

**Gloucester High School**

Incorporated April 24, 1935

H. B. Geary  
*President*

G. R. Lever  
*Treasurer*

Total Assets . . . \$11,262 11

**GREENFIELD**

**G. T. & D. Credit Union**  
Greenfield Tap & Die Corporation  
Sanderson Street

Incorporated April 5, 1930

L. W. Edes  
*President*

Kathryn E. Sutton  
*Treasurer*

Total Assets . . . \$209,153 72

**Treasure Credit Union**  
Rogers, Lunt & Bowlen  
298 Federal Street

Incorporated February 13, 1930

Florence M. Wright  
*President*

G. K. Burgess  
*Treasurer*

Total Assets . . . \$82,343 20

**GROTON**

**Hovoco Credit Union**  
Hollingsworth & Vose Company  
Mill Street  
(West Groton District)

Incorporated December 28, 1939

F. C. Harmon  
*President*

J. T. Robinson  
*Treasurer*

Total Assets . . . \$49,159 92

**Nashoba Credit Union**  
Main Street

Incorporated September 1, 1933

H. H. Sargent  
*President*

F. L. Powers  
*Treasurer*

Total Assets . . . \$12,089 23

**HAVERHILL**

**Hamel Employees Credit Union**  
L. H. Hamel Leather Company  
117 Essex Street

Incorporated December 5, 1934

H. M. Lawson  
*President*

Anna M. Moran  
*Treasurer*

Total Assets . . . \$59,801 74

**Haverhill Credit Union**  
139 Merrimack Street

Incorporated November 1, 1926

Louis Shapiro  
*President*

Israel Kolsky  
*Treasurer*

Total Assets . . . \$27,317 65

**Haverhill Fire Department Credit Union**  
22 Essex Street

Incorporated August 5, 1933

D. A. Langton  
*President*

P. S. Conway, Jr.  
*Treasurer*

Total Assets . . . \$108,084 71

**Haverhill Italian American Credit Union**  
20 Washington Street

Incorporated June 27, 1934

Armando Bologna  
*President*

A. J. Basso  
*Treasurer*

Total Assets . . . \$987,960 16

**Haverhill Police Department Credit Union**  
3 Court Street

Incorporated August 5, 1933

R. J. Sheehan  
*President*

E. W. Cooper  
*Treasurer*

Total Assets . . . \$24,743 00

**Haverhill Postal Employees Credit Union**  
Post Office

Incorporated January 24, 1929

G. A. Mooshian  
*President*

P. S. Kelly  
*Treasurer*

Total Assets . . . \$32,776 85

**Haverhill Teachers Credit Union  
Haverhill High School**

Incorporated April 22, 1937

D. C. Freeman  
*President*E. V. Sasso  
*Treasurer*

Total Assets . . . \$315,271 78

**Olympia Credit Union  
43 Washington Street**

Incorporated September 19, 1947

Elias Stamolakis  
*President*Harry Sovas  
*Treasurer*

Total Assets . . . \$47,981 64

**HOLYOKE****Holyoke Credit Union  
380 High Street**

Incorporated September 7, 1911

J. H. Fleury  
*President*S. J. Bonvouloir  
*Treasurer*

Total Assets . . . \$818,191 74

**Holyoke G & E Employees Credit Union  
70 Suffolk Street**

Incorporated July 29, 1940

(Vacant)  
*President*F. W. Bennett  
*Treasurer*

Total Assets . . . \$2,076 83

**Holyoke Municipal Employees Credit Union  
206 Maple Street**

Incorporated December 19, 1930

W. J. Brady  
*President*T. W. Spencer  
*Treasurer*

Total Assets . . . \$74,413 90

**Holyoke Postal Credit Union  
650 Dwight Street**

Incorporated January 14, 1927

L. E. LeDue  
*President*H. P. Cauley  
*Treasurer*

Total Assets . . . \$29,958 61

**Holyoke Teachers Credit Union  
98 Suffolk Street**

Incorporated June 9, 1934

E. G. Goss  
*President*H. M. Padden  
*Treasurer*

Total Assets . . . \$28,388 09

**Nablanko Credit Union  
National Blank Book Company  
Water Street**

Incorporated August 5, 1935

D. S. Aitchison  
*President*Viola R. Aitken  
*Treasurer*

Total Assets . . . \$63,274 01

**Prentiss Wire Credit Union  
Prentiss Wire Mills  
439 Dwight Street**

Incorporated June 23, 1940

D. F. McCarthy  
*President*D. F. Bojarski  
*Treasurer*

Total Assets . . . \$16,285 76

**Tecnifax Employees Credit Union  
195 Appleton Street**

Incorporated May 6, 1954

D. F. Dibble  
*President*T. F. McAuliffe  
*Treasurer*

Total Assets . . . \$47,079 36

**HUDSON****Lapointe Employees Credit Union  
Lapointe Machine Tool Company  
34 Tower Street**

Incorporated February 24, 1954

H. J. Daigneault  
*President*E. E. Dragon  
*Treasurer*

Total Assets . . . \$134,151 26

**LAWRENCE****Beach Soap Employees Credit Union  
125 Lawrence Street**

Incorporated August 4, 1944

Augustine Brennen  
*President*K. E. Fulton  
*Treasurer*

Total Assets . . . \$3,071 99

**Elgasco Credit Union  
Lawrence Gas & Electric Company  
370 Essex Street**

Incorporated November 6, 1940

H. E. Barry  
*President*J. A. Callahan  
*Treasurer*

Total Assets . . . \$112,365 62

**Emastryco Credit Union**  
**Eastern Massachusetts Street Railway**  
**Company**  
**421 Merrimack Street**

Incorporated February 12, 1941

J. H. Leonard <i>President</i>	A. A. Maccaron <i>Treasurer</i>
Total Assets	\$60,550 22

**Frontenac Credit Union**  
**230 Lowell Street**

Incorporated September 25, 1918

R. E. Langevin <i>President</i>	F. E. Dionne <i>Treasurer</i>
Total Assets	\$227,440 10

**Lawrence Credit Union**  
**17 Lawrence Street**

Incorporated January 7, 1913

L. R. Harris <i>President</i>	Max Goldstein <i>Treasurer</i>
Total Assets	\$607,275 88

**Lawrence Firefighters Credit Union**  
**80 Lowell Street**

Incorporated July 13, 1950

L. P. Smith <i>President</i>	F. C. McKernan <i>Treasurer</i>
Total Assets	\$164,145 54

**Lawrence Modern Credit Union**  
**90 Broadway**

Incorporated November 3, 1926

Max Geller <i>President</i>	Philip Millman <i>Treasurer</i>
Total Assets	\$63,615 74

**Lawrence Postal Employees Credit Union**  
**50 Broadway**

Incorporated February 4, 1929

G. F. Russell <i>President</i>	J. A. Fortune <i>Treasurer</i>
Total Assets	\$19,825 34

**Lawrence Teachers' Credit Union**  
**High School**

Incorporated March 30, 1934

D. F. Sullivan <i>President</i>	E. F. Glynn <i>Treasurer</i>
Total Assets	\$107,148 69

**Marconi Credit Union**  
**180 Essex Street**

Incorporated May 31, 1939

John Panebianco <i>President</i>	M. T. Stella <i>Treasurer</i>
Total Assets	\$177,628 11

**Prospect Hill Presbyterian Credit Union**  
**96 East Haverhill Street**

Incorporated May 25, 1942

Herbert Meister <i>President</i>	Catherine M. Heinze <i>Treasurer</i>
Total Assets	\$6,189 01

**United Credit Union**  
**580 Haverhill Street**

Incorporated March 16, 1927

M. D. Bier <i>President</i>	Maurice Schwartz <i>Treasurer</i>
Total Assets	\$13,491 51

**LEOMINSTER**

**Doyle Works Credit Union**  
**511 Lancaster Street**

Incorporated August 8, 1932

J. M. Ridley <i>President</i>	Mariel E. Boutelle <i>Treasurer</i>
Total Assets	\$87,327 39

**Leominster Credit Union**  
**Rear 40 Pleasant Street**

Incorporated May 4, 1954

L. A. Carrescia <i>President</i>	J. J. Tata <i>Treasurer</i>
Total Assets	\$22,377 54

**Pyrallart Employees Credit Union**  
**289 North Main Street**

Incorporated November 12, 1937

P. J. Byrne <i>President</i>	R. V. Kennedy <i>Treasurer</i>
Total Assets	\$533,463 64

**LOWELL****Bon Marche Employees Credit Union**  
153 Merrimack Street

Incorporated January 24, 1940

J. B. McDermott  
*President*Evelyn L. Cate  
*Treasurer*

Total Assets . . . \$25,236 77

**Highland Credit Union**  
174 Central Street

Incorporated November 6, 1926

Joseph Bernstein  
*President*Joseph Green  
*Treasurer*

Total Assets . . . \$100,973 68

**Ideal Credit Union**  
174 Central Street

Incorporated November 8, 1926

Bire Bishoff  
*President*Louis Cantor  
*Treasurer*

Total Assets . . . \$57,228 25

**Jeanne d'Arc Credit Union**  
666 Merrimack Street

Incorporated February 5, 1912

H. W. Bourgeois  
*President*R. J. Boisvert  
*Treasurer*

Total Assets . . . \$4,258,631 61

**Lowell Credit Union**  
174 Central Street

Incorporated October 2, 1926

Benjamin Sandler  
*President*Harry Schulman  
*Treasurer*

Total Assets . . . \$168,522 29

**Lowell Electric Light Employees Credit Union**  
29 Market Street

Incorporated February 24, 1941

W. C. Bartlett  
*President*Albert Santamaria  
*Treasurer*

Total Assets . . . \$91,786 65

**Lowell EMSR Credit Union**  
Eastern Massachusetts Street Railway  
Company  
22 Fourth Street

Incorporated July 13, 1950

G. F. Casserly  
*President*E. C. Sullivan  
*Treasurer*

Total Assets . . . \$35,971 00

**Lowell Firemen's Club Credit Union**  
Ladder 1  
Lawrence Street

Incorporated December 8, 1936

R. F. Rourke  
*President*J. G. O'Brien  
*Treasurer*

Total Assets . . . \$68,013 28

**Lowell Postal Employees Credit Union**  
Post Office

Incorporated February 24, 1928

T. E. Gilinson  
*President*C. J. Mitchell  
*Treasurer*

Total Assets . . . \$28,319 24

**Northern Massachusetts Telephone Workers Credit Union**  
115 Appleton Street

Incorporated November 8, 1922

C. F. Hamilton  
*President*E. F. Scullin  
*Treasurer*

Total Assets . . . \$1,759,885 33

**LUNENBURG****Clover Hill Credit Union**  
Clover Hill Farms

Incorporated August 12, 1940

A. M. Simard  
*President*Kendall Taylor  
*Treasurer*

Total Assets . . . \$6,938 68

**LYNN****Brotherhood Credit Union**  
248 Summer Street

Incorporated April 23, 1934

Barney Grob  
*President*Sam Sherman  
*Treasurer*

Total Assets . . . \$1,593,761 94

**General Electric River Works Employees  
Credit Union**  
920 Western Avenue

Incorporated February 13, 1936

W. A. Flynn  
*President*

G. G. Calvert  
*Treasurer*

Total Assets . . . \$1,873,042 04

**Greek Community Credit Union**  
22 City Hall Square

Incorporated August 24, 1955

Louis Demakes  
*President*

Paul Scangas  
*Treasurer*

Total Assets . . . \$143,791 14

**Labor Circle Credit Union**  
182 Summer Street

Incorporated July 23, 1912

Baraet Smidt  
*President*

Samuel Viner  
*Treasurer*

Total Assets . . . \$234,121 14

**Lynn Credit Union**  
239 Summer Street

Incorporated October 29, 1926

Louis Litvack  
*President*

Joseph Freedman  
*Treasurer*

Total Assets . . . \$340,683 62

**Lynn Independent Workmen's Circle Credit  
Union**  
181 Summer Street

Incorporated March 7, 1927

Abraham Slavin  
*President*

Herman Kogan  
*Treasurer*

Total Assets . . . \$117,727 33

**Lynn Municipal Employees Credit Union**  
City Hall  
Room 302

Incorporated July 3, 1940

G. R. Hanson  
*President*

L. J. Murphy  
*Treasurer*

Total Assets . . . \$136,458 79

**Lynn Police Credit Union**  
18 Sutton Street

Incorporated March 22, 1945

J. F. Crowley  
*President*

Salvatore Tuminelli  
*Treasurer*

Total Assets . . . \$121,391 81

**Lynn Postal District Employees Credit  
Union**  
Post Office Building

Incorporated October 2, 1926

Donato Divirgilio  
*President*

L. A. Kennedy  
*Treasurer*

Total Assets . . . \$135,029 39

**Lynn Teachers Credit Union**  
42 Franklin Street

Incorporated February 23, 1935

H. F. Shea  
*President*

Nathan Goodman  
*Treasurer*

Total Assets . . . \$112,634 54

**St. Jean Baptiste Parish Credit Union**  
527 Western Avenue

Incorporated September 29, 1910

R. H. J. Pelletier  
*President*

R. E. Gingras  
*Treasurer*

Total Assets . . . \$643,335 91

**West Lynn G. E. Employees Credit Union**  
42 Centre Street

Incorporated March 27, 1926

F. P. Shanahan  
*President*

G. W. Friberg  
*Treasurer*

Total Assets . . . \$995,447 22

**MALDEN**

**Bell Rock Credit Union**  
185 Salem Street

Incorporated May 28, 1945

Irving Garr  
*President*

Max Baer  
*Treasurer*

Total Assets . . . \$51,133 63

**Cosmopolitan Credit Union**  
267 Bryant Street

Incorporated December 30, 1926

Joseph Kravitsky  
*President*

N. J. Schneiderman  
*Treasurer*

Total Assets . . . \$70,077 98



**Faulkner Credit Union**  
380 Ferry Street

Incorporated February 8, 1927

Fanny Rosenfield  
*President*Bessie Krasner  
*Treasurer*

Total Assets . . . \$10,104 08

**Judson Credit Union**  
49 Almont Street

Incorporated January 26, 1927

Minnie Goodman  
*President*Rose Danberg  
*Treasurer*

Total Assets . . . \$4,822 01

**Majestic Credit Union**  
473 Cross Street

Incorporated November 27, 1937

S. I. Rosenthal  
*President*Samuel Rosenthal  
*Treasurer*

Total Assets . . . \$29,397 98

**Malden City Employees Credit Union**  
Central Fire Station

Incorporated June 1, 1943

J. J. Barthelmes  
*President*W. T. Barrett, Jr.  
*Treasurer*

Total Assets . . . \$41,894 10

**Malden G. & E. Employees Credit Union**  
157 Pleasant Street

Incorporated August 7, 1929

C. W. Johnson  
*President*T. J. Hughes  
*Treasurer*

Total Assets . . . \$496,439 17

**Progressive Workmen's Credit Union**  
366 Cross Street

Incorporated September 12, 1911

J. W. Mover  
*President*Philip Isenman  
*Treasurer*

Total Assets . . . \$4,658,965 93

**Safety Credit Union**  
439 Cross Street

Incorporated November 17, 1926

Samuel Adler  
*President*Israel Benjamin  
*Treasurer*

Total Assets . . . \$50,592 01

**MANSFIELD****Mansfield Credit Union**  
129 North Main Street

Incorporated July 26, 1916

C. A. Wheeler  
*President*R. A. Buck  
*Treasurer*

Total Assets . . . \$509,175 14

**MARBLEHEAD****V. F. W. No. 2005 Credit Union**  
3 School Street

Incorporated June 23, 1932

W. C. Hanscom  
*President*R. A. Reed  
*Treasurer*

Total Assets . . . \$27,318 19

**MARLBORO****St. Mary's Parish Credit Union**  
516 Lincoln Street

Incorporated July 9, 1913

(Vacant)  
*President*Irene A. Toohey  
*Treasurer*

Total Assets . . . \$98,590 79

**MAYNARD****Maynard Consumers' Credit Union**  
64-66 Main Street

Incorporated July 12, 1948

C. M. Lerer  
*President*Martha K. Weckstrom  
*Treasurer*

Total Assets . . . \$435,225 04

**MEDFORD****Medford Municipal Employees Credit Union**  
City Hall

Incorporated June 1, 1936

H. M. Giffels  
*President*A. J. Kirwan  
*Treasurer*

Total Assets . . . \$234,837 06

**Oxford Print Credit Union**  
11 Colby Street

Incorporated February 12, 1930

G. W. Metzger  
*President*Margaret L. Barr  
*Treasurer*

Total Assets . . . \$10,670 08

**MEDWAY**

**Medway Credit Union**  
140 Village Street

Incorporated February 10, 1927

Charles Levine  
*President*

A. E. Gordon  
*Treasurer*

Total Assets . . . \$19,203 81

**MIDDLEBORO**

**Nemasket Credit Union**  
**Plymouth Shoe Company**  
191 Center Street

Incorporated August 17, 1937

E. F. Beckman  
*President*

Catherine Sawicki  
*Treasurer*

Total Assets . . . \$45,487 78

**MILFORD**

**Milford Credit Union**  
49 Pine Street

Incorporated April 28, 1927

Jacob Wyzan  
*President*

William Harris  
*Treasurer*

Total Assets . . . \$27,075 13

**Worcester Suburban Employees Credit Union**

**Worcester Suburban Electric Company**  
181 Main Street

Incorporated February 12, 1951

C. D. Frieswyk  
*President*

C. L. Grover  
*Treasurer*

Total Assets . . . \$73,093 73

**MILLBURY**

**High Carbon Credit Union**  
**New England High Carbon Wire Company**  
50 Howe Avenue

Incorporated March 14, 1941

F. A. Bengtson  
*President*

S. E. Johnson  
*Treasurer*

Total Assets . . . \$93,056 57

**Millbury Credit Union**  
50 Main Street

Incorporated June 20, 1934

P. A. Lacouture  
*President*

R. N. Kenary  
*Treasurer*

Total Assets . . . \$635,328 17

**NEW BEDFORD**

**Aerovox Employees Credit Union**  
740 Belleville Avenue

Incorporated July 1, 1941

T. P. Richards  
*President*

H. L. Mohel  
*Treasurer*

Total Assets . . . \$235,168 58

**Armour Fall River-New Bedford Credit Union**  
99 Front Street

Incorporated April 10, 1933

A. C. Macdonald  
*President*

J. J. Lach  
*Treasurer*

Total Assets . . . \$4,310 31

**Continental Employees Credit Union**  
**Continental Screw Company**  
459 Mt. Pleasant Street

Incorporated January 5, 1938

J. R. Gordon  
*President*

C. H. Wardwell  
*Treasurer*

Total Assets . . . \$326,898 72

**Hoosac N B E Credit Union**  
**Hoosac Mills Corporation**  
295 Phillips Avenue

Incorporated January 22, 1951

A. D. Mello  
*President*

G. R. Ward  
*Treasurer*

Total Assets . . . \$130,036 78

**New Bedford Gas & Edison Light Company**  
**Employees Credit Union**  
271 South Water Street

Incorporated May 14, 1926

E. W. Cole  
*President*

W. A. Kenyon  
*Treasurer*

Total Assets . . . \$235,380 74

**New Bedford Municipal Employees Credit Union**  
868 Pleasant Street

Incorporated November 17, 1932

W. E. Cobb  
*President*

Stephen Lehman  
*Treasurer*

Total Assets . . . \$283,848 19

**New Bedford Postal Employees Credit Union**  
695 Pleasant Street

Incorporated September 18, 1926

B. L. Messier <i>President</i>	J. W. Connulty <i>Treasurer</i>
Total Assets	\$25,657 48

**Press Radio Credit Union**  
The Standard-Times  
555 Pleasant Street

Incorporated September 16, 1939

J. P. Sorensen <i>President</i>	Manuel Homem, Jr. <i>Treasurer</i>
Total Assets	\$29,144 81

**Revere Copper & Brass Employees Credit Union**  
24 North Front Street

Incorporated April 9, 1937

G. F. Kirk <i>President</i>	J. B. O'Rourke <i>Treasurer</i>
Total Assets	\$312,057 14

**St. Anne Credit Union**  
43 Rodney French Boulevard

Incorporated August 3, 1911

W. C. Poirier <i>President</i>	Ulysse Auger <i>Treasurer</i>
Total Assets	\$950,841 94

**Security Credit Union**  
23 Eighth Street

Incorporated November 27, 1937

Ulysse Auger <i>President</i>	C. B. Dunbar <i>Treasurer</i>
Total Assets	\$209,787 31

**Southern Massachusetts Telephone Workers' Credit Union**  
390 Acushnet Avenue

Incorporated November 8, 1922

H. J. Wardick <i>President</i>	J. A. LaBrode <i>Treasurer</i>
Total Assets	\$899,288 09

**U-Strayco Credit Union**  
Union Street Railway Company  
1959 Purchase Street

Incorporated August 25, 1938

William Bauregard <i>President</i>	L. M. Walker <i>Treasurer</i>
Total Assets	\$132,207 10

**NEWBURYPORT**

**Newburyport Credit Union**  
Washington Street

Incorporated February 5, 1934

Norman Espovich <i>President</i>	H. M. Boxer <i>Treasurer</i>
Total Assets	\$20,044 50

**Ruthco Credit Union**  
Ruth Shoe Company of Massachusetts,  
Incorporated  
44 Merrimac Street

Incorporated March 20, 1941

John Colomycki <i>President</i>	G. R. Hicken <i>Treasurer</i>
Total Assets	\$12,834 22

**Towie Employees Credit Union**  
Towle Manufacturing Company  
260 Merrimac Street

Incorporated January 3, 1952

Earl Simon <i>President</i>	J. F. Swasey, Jr. <i>Treasurer</i>
Total Assets	\$69,550 53

**NEWTON**

**Easincro Employees Credit Union**  
Eastern Industries, Incorporated  
15 Riverdale Avenue

Incorporated May 24, 1956

E. J. Wright <i>President</i>	R. N. Gilmore <i>Treasurer</i>
Total Assets	\$9,841 71

**Newton Municipal Credit Union**  
City Hall

Incorporated May 8, 1941

Philip Purcell <i>President</i>	W. H. Fitzgerald <i>Treasurer</i>
Total Assets	\$106,876 53

**Newton Teachers Credit Union**  
40 Elm Road

Incorporated February 19, 1937

G. A. Neilson, Jr.      D. B. Mitchell  
*President*                      *Treasurer*

Total Assets      .      .      .      \$12,431 65

**NORTH ADAMS**

**Hoosac Employees Credit Union**  
**Hoosac Mills Corporation**  
234 Union Street

Incorporated May 10, 1949

Clarence Cote              A. E. Elmer  
*President*                      *Treasurer*

Total Assets      .      .      .      \$85,179 36

**North Adams Credit Union**  
41 Center Street

Incorporated December 29, 1934

Frank Seidenberg      Jason Kerson  
*President*                      *Treasurer*

Total Assets      .      .      .      \$12,586 64

**Sprague Electric Credit Union**  
87 Marshall Street

Incorporated June 24, 1940

L. N. Andersen      R. E. Armitage  
*President*                      *Treasurer*

Total Assets      .      .      .      \$675,728 26

**NORTHBRIDGE**

**K B Credit Union**  
**Kupfer Brothers Company**  
Riverdale Street

Incorporated May 25, 1942

William Perron      F. L. Eden  
*President*                      *Treasurer*

Total Assets      .      .      .      \$53,394 55

**W. M. W. Credit Union**  
**Whitin Machine Works**  
(Whitinsville District)

Incorporated February 2, 1932

G. H. Ebbeling      H. S. Crawford  
*President*                      *Treasurer*

Total Assets      .      .      .      \$560,610 83

**NORWOOD**

**Holliston Mills Credit Union**  
111 Lenox Street

Incorporated July 11, 1939

H. A. Poirier              Olive M. Anderson  
*President*                      *Treasurer*

Total Assets      .      .      .      \$82,773 86

**Norwood School Employees Credit Union**  
**Junior High School Building**  
**Office of Superintendent of Schools**

Incorporated September 29, 1934

C. H. Wheeler              Elizabeth V. Syverson  
*President*                      *Treasurer*

Total Assets      .      .      .      \$50,608 44

**Plimpton Credit Union**  
**Plimpton Press**  
**Lenox Street**

Incorporated August 19, 1927

F. E. Blasenak              Arlene H. Stanton  
*President*                      *Treasurer*

Total Assets      .      .      .      \$208,618 23

**ORANGE**

**Orange Credit Union**  
17 East Main Street

Incorporated May 29, 1952

David Housen              Robert Plotkin  
*President*                      *Treasurer*

Total Assets      .      .      .      \$260,662 49

**PALMER**

**Elco Club Credit Union**  
**Central Massachusetts Electric Company**  
465 North Main Street

Incorporated January 2, 1951

J. J. Rucki              Louise Horsfield  
*President*                      *Treasurer*

Total Assets      .      .      .      \$104,186 15

**Wick-Spring Employees Credit Union**  
**Wickwire Spencer Steel Company**  
Main Street

Incorporated December 31, 1937

W. D. McKenny              Margaret E. Hickey  
*President*                      *Treasurer*

Total Assets      .      .      .      \$104,199 45

**PEABODY****A. C. Lawrence Employees Credit Union**  
10-18 Sawyer Street

Incorporated December 20, 1934

R. F. Houghton  
*President*C. E. Nygren  
*Treasurer*

Total Assets . . . \$238,524 62

**Hellenic Credit Union**  
12 Peabody Square

Incorporated July 8, 1938

S. T. Callichy  
*President*Charles Zolotas  
*Treasurer*

Total Assets . . . \$411,103 80

**Kirstein Leather Employees Credit Union**  
75 Walnut Street

Incorporated September 10, 1937

Louis Lamy  
*President*Adolph Boraiza  
*Treasurer*

Total Assets . . . \$14,475 15

**Korn Leather Employees Credit Union**  
41 Hardy Street

Incorporated February 10, 1942

William Whitworth  
*President*Lucille L. Doleski  
*Treasurer*

Total Assets . . . \$54,704 41

**Local 21 Credit Union**  
10 Lowell Street

Incorporated July 13, 1950

Arthur Cecelski  
*President*Dorothy B. Audet  
*Treasurer*

Total Assets . . . \$20,138 78

**Popular Credit Union**  
116 Main Street

Incorporated December 15, 1926

David Rosenfelt  
*President*Saul Tanzer  
*Treasurer*

Total Assets . . . \$67,805 43

**PITTSFIELD****Berkshire Credit Union**  
235 East Street

Incorporated August 10, 1927

Louis Kommit  
*President*Jacob Klein  
*Treasurer*

Total Assets . . . \$81,196 54

**Eagle Credit Union**  
33 Eagle Street

Incorporated June 24, 1940

M. E. Peltier  
*President*A. L. Owens  
*Treasurer*

Total Assets . . . \$20,159 89

**Pittsfield G. E. Employees Credit Union**  
100 Woodlawn Avenue

Incorporated January 4, 1935

P. M. Gerlach  
*President*G. R. Boos  
*Treasurer*

Total Assets . . . \$1,384,707 47

**Pittsfield Postal Employees Credit Union**  
U. S. Post Office

Incorporated February 24, 1928

W. J. Meehan  
*President*A. J. Sangiovanni  
*Treasurer*

Total Assets . . . \$17,730 31

**Pittsfield Teachers' Credit Union**  
High School

Incorporated May 17, 1939

T. F. Geary  
*President*A. W. Harvey  
*Treasurer*

Total Assets . . . \$46,318 59

**PLYMOUTH****Plymouth Cordage Credit Union**  
Court Street

Incorporated November 13, 1928

R. S. Bailey  
*President*J. A. Smith  
*Treasurer*

Total Assets . . . \$466,269 47

## QUINCY

**ILSNEC Credit Union**  
**Industrial Luncheon Service**  
**275 Hancock Street**

Incorporated February 15, 1951

A. V. Miskinis  
*President*Gilbert Rosenberg  
*Treasurer*

Total Assets . . . \$22,617 95

**Pneumatic Credit Union**  
**Pneumatic Scale Corporation**  
**65 Newport Avenue**

Incorporated April 10, 1940

H. A. Paul, Jr.  
*President*R. S. Knapp  
*Treasurer*

Total Assets . . . \$139,792 10

**Presidents City Credit Union**  
**1517 Hancock Street**

Incorporated November 6, 1940

Angelo Bottiggi  
*President*A. F. Monroe  
*Treasurer*

Total Assets . . . \$55,513 13

**Quincy EMSR Credit Union**  
**Eastern Massachusetts Street Railway**  
**954 Hancock Street**

Incorporated April 17, 1945

W. A. Palmer  
*President*B. T. Dembro  
*Treasurer*

Total Assets . . . \$82,751 81

**Quincy Municipal Credit Union**  
**40 Quincy Avenue**

Incorporated August 4, 1937

J. E. Walsh  
*President*T. F. Maloney  
*Treasurer*

Total Assets . . . \$159,648 75

**Quinwey Credit Union**  
**1 Clivenden Street**

Incorporated June 6, 1950

J. J. Christopher  
*President*J. W. Gunville  
*Treasurer*

Total Assets . . . \$108,316 86

**White Credit Union**  
**50 French Street**  
**(North Quincy District)**

Incorporated May 26, 1936

Margaret M. Keeley  
*President*E. G. Hines  
*Treasurer*

Total Assets . . . \$94,876 40

**Wollaston Credit Union**  
**622 Hancock Street**  
**(North Quincy District)**

Incorporated July 19, 1948

W. A. Anderson  
*President*Milton Biller  
*Treasurer*

Total Assets . . . \$284,153 22

## REVERE

**Revere Firefighters Credit Union**  
**Central Fire Station**

Incorporated April 8, 1957

R. A. Lanzo  
*President*J. P. Chiamonte  
*Treasurer*

Total Assets . . . \$1,636 00

**Sales House Credit Union**  
**680 Winthrop Avenue**

Incorporated April 30, 1927

W. T. Keating  
*President*D. J. Collins  
*Treasurer*

Total Assets . . . \$14,927 25

**Shirley Credit Union**  
**84 Shirley Avenue**

Incorporated November 13, 1952

Morris Katz  
*President*Sidney Dubchansky  
*Treasurer*

Total Assets . . . \$150,617 98

## ROCKLAND

**Rockland Credit Union**  
**300 Union Street**

Incorporated January 23, 1922

Abraham Lelyveld  
*President*William H. Main  
*Treasurer*

Total Assets . . . \$1,163,229 76

**SALEM****Jewish Community Credit Union**  
173 Washington Street

Incorporated June 25, 1921

A. R. Pitcoff  
*President*S. J. Kerr  
*Treasurer*

Total Assets . . . \$70,876 95

**Northshore Credit Union**  
205 Washington Street

Incorporated June 4, 1936

R. P. Richardson  
*President*D. W. Martin  
*Treasurer*

Total Assets . . . \$206,687 15

**St. Joseph Credit Union of Salem**  
3 Harbor Street

Incorporated June 1, 1926

Alfred Audet  
*President*J. A. Foisy  
*Treasurer*

Total Assets . . . \$1,497,206 75

**Salem Credit Union**  
1 Central Street

Incorporated May 16, 1913

David Berman  
*President*Mandel Shoer  
*Treasurer*

Total Assets . . . \$185,484 42

**Salem Italian American Credit Union**  
24 Endicott Street

Incorporated December 1, 1953

R. A. Giuggio  
*President*Domenico Mizzi  
*Treasurer*

Total Assets . . . \$52,701 35

**Sylvania Employees Credit Union**  
60 Boston Street

Incorporated February 14, 1921

F. P. Kelleher  
*President*C. A. Powers  
*Treasurer*

Total Assets . . . \$1,419,885 92

**SAUGUS****Saugus Credit Union**  
480 Lincoln Avenue

Incorporated January 14, 1938

S. H. M. Drew  
*President*J. V. Spencer  
*Treasurer*

Total Assets . . . \$354,340 97

**SHARON****Sharon Credit Union**  
19 North Main Street

Incorporated May 9, 1956

E. Y. Krovitsky  
*President*Harold Levine  
*Treasurer*

Total Assets . . . \$10,183 54

**SHIRLEY****Samson Cordage Employees Credit Union**  
Phoenix Street

Incorporated February 6, 1947

V. H. Griffin  
*President*Arthur Thomas  
*Treasurer*

Total Assets . . . \$23,233 57

**SOMERSET****Somerset Community Credit Union**  
1166 County Street

Incorporated July 10, 1936

L. P. Pineault  
*President*O. C. Perry, Jr.  
*Treasurer*

Total Assets . . . \$788,388 69

**SOMERVILLE****Colasso Credit Union**  
Columbus Association, Incorporated  
9 Ward Street

Incorporated June 16, 1938

Charles Ferrante  
*President*Patsy Vaudo  
*Treasurer*

Total Assets . . . \$101,432 41

**Hinckley Rendering Employees Credit Union**  
34 Shore Drive

Incorporated June 20, 1934

Nathan Morse  
*President*Lawrence Marshall  
*Treasurer*

Total Assets . . . \$14,823 81

**Nedco Employees Credit Union**  
**New England Dressed Meat & Wool**  
**Company**  
**174 Somerville Avenue**

Incorporated June 5, 1934

L. J. Jablonski  
*President*

M. G. Reed  
*Treasurer*

Total Assets . . . \$48,874 28

**The Porter Employees Credit Union**  
**74 Foley Street**

Incorporated July 2, 1956

W. J. McCarthy  
*President*

Ralph Bellofatto  
*Treasurer*

Total Assets . . . \$30,787 35

**SOUTHBIDGE**

**Southbridge Credit Union**  
**277 Main Street**

Incorporated March 8, 1938

V. P. Tetreault  
*President*

Ernest Fontaine  
*Treasurer*

Total Assets . . . \$1,842,075 26

**SPRINGFIELD**

**American Bosch Credit Union**  
**3664 Main Street**

Incorporated July 3, 1929

J. G. Amann  
*President*

F. J. Moriarty  
*Treasurer*

Total Assets . . . \$845,978 24

**Buxton Employees Credit Union**  
**Buxton, Incorporated**  
**93 Orleans Street**  
**(Agawam District)**

Incorporated December 9, 1949

E. L. Hudyka  
*President*

E. L. Rich  
*Treasurer*

Total Assets . . . \$273,309 06

**The Chapman Valve Credit Union**  
**176 Pinevale Street**  
**(Indian Orchard District)**

Incorporated February 6, 1928

N. W. Stiles  
*President*

A. A. LaRiviere  
*Treasurer*

Total Assets . . . \$906,730 80

**Cheney Bigelow Credit Union**  
**417 Liberty Street**

Incorporated July 3, 1929

A. W. Cowles  
*President*

E. B. Briggs  
*Treasurer*

Total Assets . . . \$44,803 37

**Dairy Credit Union**  
**General Ice Cream Corporation**  
**134 Cass Street**

Incorporated February 13, 1939

W. K. Simes  
*President*

S. J. Mikuski  
*Treasurer*

Total Assets . . . \$87,853 06

**Diamond Match Employees Credit Union**  
**125 Paridon Street**

Incorporated November 6, 1940

G. J. Moriarty  
*President*

S. M. Penna  
*Treasurer*

Total Assets . . . \$103,769 46

**Embeco Credit Union**  
**74 Park Street**

Incorporated September 17, 1954

R. L. Cobb  
*President*

A. J. Yodlowski  
*Treasurer*

Total Assets . . . \$115,262 15

**John H. Breck Employees Credit Union**  
**91 Dwight Street**

Incorporated March 4, 1947

T. R. O'Brien  
*President*

D. W. Lally, Jr.  
*Treasurer*

Total Assets . . . \$197,735 34

**Kelko Credit Union**  
**P. P. Kellogg Company**  
**21 Cypress Street**

Incorporated March 6, 1941

G. C. Burrridge  
*President*

A. W. Astley  
*Treasurer*

Total Assets . . . \$384,509 51



**Library Employees Credit Union**  
220 State Street

Incorporated January 29, 1941

Julia Maroni  
*President*Irene C. Kisiel  
*Treasurer*

Total Assets . . . \$3,658 89

**Maccabean Pythian Credit Union**  
175 State Street

Incorporated July 8, 1940

William Kimball  
*President*Gerson Askinas  
*Treasurer*

Total Assets . . . \$5,979 98

**Monarch Credit Union**  
**Monarch Life Insurance Company**  
365 State Street

Incorporated October 14, 1939

R. S. Jack  
*President*D. G. Atkins  
*Treasurer*

Total Assets . . . \$71,645 52

**Monsanto Plastics Credit Union**  
812 Monsanto Avenue

Incorporated November 12, 1937

Norman Matthew  
*President*G. A. Gorrod  
*Treasurer*

Total Assets . . . \$1,582,467 04

**Powers Paper Employees Credit Union**  
149 Wason Avenue

Incorporated September 27, 1955

M. R. Maciolek  
*President*V. A. ViVenzio  
*Treasurer*

Total Assets . . . \$15,854 23

**Pyncheon Credit Union**  
**Springfield Fire & Marine Insurance**  
**Company**  
1250 State Street

Incorporated July 2, 1936

P. M. Dick  
*President*Ruth M. Steere  
*Treasurer*

Total Assets . . . \$61,631 27

**Railway Express Credit Union**  
31 Liberty Street

Incorporated March 17, 1955

T. F. Albert  
*President*S. T. Nelson  
*Treasurer*

Total Assets . . . \$16,296 82

**Setco Credit Union**  
**Standard Electric Time Company**  
89 Logan Street

Incorporated September 25, 1945

M. M. Emirzian  
*President*Pearl W. Easton  
*Treasurer*

Total Assets . . . \$140,967 81

**Springfield Armory Credit Union**  
Federal Square

Incorporated May 17, 1940

R. F. Ledoux  
*President*D. J. Walsh  
*Treasurer*

Total Assets . . . \$343,755 76

**Springfield FCA Employees Credit Union**  
**Farm Credit Administration**  
310 State Street

Incorporated June 12, 1934

G. J. Maynard  
*President*L. E. Cruikshank  
*Treasurer*

Total Assets . . . \$88,103 74

**Springfield Franco-American Credit Union**  
368 Taylor Street

Incorporated April 15, 1930

Aime H. Cote  
*President*I. N. Methe  
*Treasurer*

Total Assets . . . \$73,539 45

**Springfield, Mass. Municipal Employees**  
**Credit Union**  
158 Broadway

Incorporated March 2, 1927

R. J. Patingre  
*President*W. E. Hurley  
*Treasurer*

Total Assets . . . \$1,035,732 23

**Springfield, Mass. Post Office Employees  
Credit Union**  
436 Dwight Street

Incorporated April 27, 1923

W. F. Farrell                      T. A. Clune  
*President*                              *Treasurer*

Total Assets                      .                      .                      \$467,676 64

**Springfield Street Railway Employees  
Credit Union**  
1694 Main Street

Incorporated November 6, 1926

J. H. Smith                      J. F. Hayes  
*President*                              *Treasurer*

Total Assets                      .                      .                      \$183,608 41

**Springfield Teachers Credit Union**  
High School of Commerce  
415 State Street

Incorporated October 5, 1929

H. E. Drewes                      A. J. Serafino, Jr.  
*President*                              *Treasurer*

Total Assets                      .                      .                      \$219,138 35

**Wemelco Credit Union**  
73 State Street

Incorporated August 2, 1923

L. J. Delay                      Mary A. Backus  
*President*                              *Treasurer*

Total Assets                      .                      .                      \$728,345 60

**Westco Credit Union**  
642 Page Boulevard

Incorporated July 8, 1936

S. J. Roberts                      C. A. Caron  
*President*                              *Treasurer*

Total Assets                      .                      .                      \$1,515,972 34

**Western Massachusetts Telephone Workers  
Credit Union**  
295 Worthington Street

Incorporated July 20, 1922

R. W. Murdick                      R. L. Wing  
*President*                              *Treasurer*

Total Assets                      .                      .                      \$1,911,106 85

**STOUGHTON**

**Stoughton Credit Union**  
7a Pearl Street

Incorporated May 11, 1953

Louis Buffman                      Arthur Oliver  
*President*                              *Treasurer*

Total Assets                      .                      .                      \$39,770 55

**SWAMPSCOTT**

**Leon E. Abbott Post No. 57 (3) Credit  
Union**  
89 Burrill Street

Incorporated August 27, 1931

J. P. Hines                      R. M. Leonard  
*President*                              *Treasurer*

Total Assets                      .                      .                      \$16,901 99

**TAUNTON**

**Adams Post Credit Union**  
21 Hodges Avenue

Incorporated June 12, 1933

E. E. Shepard                      J. T. McDonald  
*President*                              *Treasurer*

Total Assets                      .                      .                      \$72,194 00

**Taunton Postal Employees Credit Union**  
Post Office

Incorporated May 24, 1928

E. W. Burt                      S. J. Skwarto  
*President*                              *Treasurer*

Total Assets                      .                      .                      \$49,800 77

**WAKEFIELD**

**L. B. Evans Employees Credit Union**  
26 Water Street

Incorporated August 8, 1939

F. E. Daley                      A. M. Perkins  
*President*                              *Treasurer*

Total Assets                      .                      .                      \$125,381 32

**WALPOLE**

**H and V Credit Union**  
Hollingsworth & Vose  
112 Washington Street  
(East Walpole District)

Incorporated August 23, 1939

P. P. Breyneier                      Hazel C. Whitney  
*President*                              *Treasurer*

Total Assets                      .                      .                      \$121,668 25

**Kendall Mills Credit Union  
Kendall Mills**

Incorporated September 12, 1930

E. H. Peterson <i>President</i>	Fred Burkel <i>Treasurer</i>
Total Assets	\$122,875 58

**Neponset Credit Union  
Bird & Sons, Incorporated  
138 Washington Street  
(East Walpole District)**

Incorporated October 5, 1915

N. C. Bartlett <i>President</i>	A. W. Smith <i>Treasurer</i>
Total Assets	\$1,813,373 20

**Walpole Municipal Employees Credit Union  
Stone Street**

Incorporated November 23, 1933

Jeannette Corbett <i>President</i>	J. J. Buckley <i>Treasurer</i>
Total Assets	\$43,693 88

**WALTHAM****Grover Cronin Credit Union  
223 Moody Street**

Incorporated August 24, 1943

P. M. Larkin <i>President</i>	E. J. Moan <i>Treasurer</i>
Total Assets	\$120,693 94

**Middlesex Carmen's Credit Union  
1020 Main Street**

Incorporated November 22, 1946

F. M. McIntyre <i>President</i>	L. M. Noonan <i>Treasurer</i>
Total Assets	\$136,529 32

**Raytheon Employees Credit Union  
Foundry Avenue**

Incorporated January 11, 1945

J. E. Traylor <i>President</i>	Dorothy J. Worcester <i>Treasurer</i>
Total Assets	\$2,400,988 14

**Waltham Municipal Employees Credit Union  
21 Lexington Street**

Incorporated June 29, 1949

M. P. Sweeney, Jr. <i>President</i>	P. B. O'Mara <i>Treasurer</i>
Total Assets	\$32,048 00

**Waltham Teachers Credit Union  
North Junior High School**

Incorporated April 28, 1936

Verner Robinson <i>President</i>	Emma Sacco <i>Treasurer</i>
Total Assets	\$9,067 81

**WATERTOWN****Arsenal Employees Credit Union  
Watertown Arsenal**

Incorporated March 12, 1940

John Procyk <i>President</i>	Armando DeCarolis <i>Treasurer</i>
Total Assets	\$159,704 58

**Watertown Italian-American Credit Union  
104 Arlington Street**

Incorporated January 21, 1954

Louis Livoli <i>President</i>	Patrick Strititi <i>Treasurer</i>
Total Assets	\$8,830 16

**Watertown Municipal Credit Union  
Administration Building**

Incorporated April 5, 1934

Frances A. Lyons <i>President</i>	G. B. Wellman <i>Treasurer</i>
Total Assets	\$169,309 94

**WEBSTER****Webster Credit Union  
262 Main Street**

Incorporated January 20, 1928

C. H. Szczepanski <i>President</i>	J. F. Mackowiak <i>Treasurer</i>
Total Assets	\$1,193,270 41

**WESTFIELD****Columbia Bicycle Credit Union  
The Westfield Manufacturing Company**

Incorporated September 13, 1956

George Pyne <i>President</i>	R. B. Huntoon <i>Treasurer</i>
Total Assets	\$25,148 09

**Westfield Polish-American Credit Union  
33 Elm Street**

Incorporated February 7, 1946

N. G. Roselli <i>President</i>	A. R. Palczynski <i>Treasurer</i>
Total Assets	\$29,009 00

**WEST SPRINGFIELD****Esfex Credit Union  
26 Central Street**

Incorporated April 21, 1954

J. C. Piser <i>President</i>	H. O. Evans <i>Treasurer</i>
Total Assets	\$96,680 33

**General Fibre Employees Credit Union  
Palmer Avenue**

Incorporated November 6, 1944

C. A. St. Clair <i>President</i>	A. G. Lupien <i>Treasurer</i>
Total Assets	\$67,502 16

**Gilbarco Employees Credit Union  
Gilbert & Barker Manufacturing Company  
Cold Spring Avenue**

Incorporated May 8, 1935

R. B. Chapman <i>President</i>	P. C. Theilig <i>Treasurer</i>
Total Assets	\$1,066,154 99

**Perkins Gear Credit Union  
Circuit Avenue**

Incorporated July 2, 1936

W. E. Longey <i>President</i>	J. E. Paquin <i>Treasurer</i>
Total Assets	\$99,379 90

**WICO Employees Credit Union  
Wico Electric Company  
Phelon Avenue**

Incorporated August 3, 1940

J. C. Bruhm <i>President</i>	John Cooper <i>Treasurer</i>
Total Assets	\$238,198 09

**WESTWOOD****Westwood Credit Union  
31 Pond Plain Road**

Incorporated September 29, 1949

H. J. Mitchell <i>President</i>	V. P. Moynihan <i>Treasurer</i>
Total Assets	\$29,774 69

**WEYMOUTH****Stetson Shoe Employees Credit Union  
541 Main Street  
(South Weymouth District)**

Incorporated February 20, 1935

F. E. Nolan <i>President</i>	W. B. Morrison <i>Treasurer</i>
Total Assets	\$103,078 78

**Westinghouse Employees Credit Union  
12 Red Jacket Road**

Incorporated March 23, 1954

T. F. Galvin <i>President</i>	J. J. Walsh <i>Treasurer</i>
Total Assets	\$31,177 13

**Weymouth Town Employees Credit Union  
Town Hall  
75 Middle Street  
(East Weymouth District)**

Incorporated May 18, 1953

Harry Christensen <i>President</i>	Mary E. Moore <i>Treasurer</i>
Total Assets	\$118,879 67

**WINCHENDON****Marquette Credit Union  
94 Central Street**

Incorporated September 19, 1939

R. F. Robichaud <i>President</i>	G. O. Vaine <i>Treasurer</i>
Total Assets	\$66,166 28

**WINTHROP****Beach Credit Union**  
330 Shirley Street

Incorporated August 8, 1939

Nathan Goldberg  
*President*Michael Skolnick  
*Treasurer*

Total Assets . . . \$135,488 41

**WOBURN****Atlantic Gelatin Credit Union**  
Hill Street

Incorporated July 13, 1950

L. T. Orsillo  
*President*A. W. Lundgren  
*Treasurer*

Total Assets . . . \$248,316 05

**Woburn Credit Union**  
4 Federal Street

Incorporated May 2, 1955

W. A. Walsh  
*President*K. R. Charlton  
*Treasurer*

Total Assets . . . \$136,738 27

**WORCESTER****Barton Credit Union**  
Rice, Barton & Fales  
65 Tainter Street

Incorporated April 23, 1940

C. A. Trotter  
*President*R. C. Long  
*Treasurer*

Total Assets . . . \$28,372 03

**C & K Employees Credit Union**  
7 First Street

Incorporated January 28, 1957

A. O. Peverett  
*President*A. H. Prior  
*Treasurer*

Total Assets . . . \$20,101 40

**Central Massachusetts Telephone Workers'**  
**Credit Union**  
33 Elm Street

Incorporated November 8, 1922

J. J. Moynihan  
*President*R. A. Baker  
*Treasurer*

Total Assets . . . \$666,729 56

**Craftsman Credit Union**  
**Parker Wire Goods Company, et al**  
149 Washington Street

Incorporated August 12, 1942

C. B. Angell  
*President*H. E. Simmerer  
*Treasurer*

Total Assets . . . \$35,730 23

**The Graton & Knight Employees Credit**  
**Union**  
356 Franklin Street

Incorporated January 5, 1925

J. G. Kapowich  
*President*E. L. Perry  
*Treasurer*

Total Assets . . . \$99,955 60

**H & R Arms Employees Credit Union**  
320 Park Avenue

Incorporated May 11, 1953

F. J. Paradise  
*President*J. F. Kilcoyne  
*Treasurer*

Total Assets . . . \$27,578 79

**John Bath Employees Credit Union**  
18 Grafton Street

Incorporated March 9, 1948

H. A. Johnson  
*President*R. S. Kemp  
*Treasurer*

Total Assets . . . \$49,037 07

**Jonsteel Credit Union**  
**Johnson Steel & Wire Company,**  
**Incorporated**  
53 Wiser Avenue

Incorporated May 2, 1949

J. S. Kasper  
*President*R. J. Reynolds  
*Treasurer*

Total Assets . . . \$91,597 05

**Lodding Employees Credit Union**  
79 Beacon Street

Incorporated May 31, 1956

J. S. Cooper  
*President*Lillie J. Fredrickson  
*Treasurer*

Total Assets . . . \$29,936 08

**Morgan Employees Credit Union**  
 15 Belmont Street

Incorporated January 31, 1927

C. K. Oberg  
*President*Esther Currie  
*Treasurer*

Total Assets . . . . \$80,189 02

**Moulded Plastics Credit Union**  
 14 Hygeta Street

Incorporated January 19, 1942

Janet E. Esip  
*President*F. L. Graham  
*Treasurer*

Total Assets . . . . \$12,587 62

**Norton Credit Union**  
**Norton Company**  
 1 New Bond Street

Incorporated October 28, 1925

R. G. Clarke  
*President*W. F. Lionett  
*Treasurer*

Total Assets . . . . \$528,074 91

**Reed-Prentice Employees Credit Union**  
 677 Cambridge Street

Incorporated March 1, 1938

N. T. Olsen  
*President*B. Jeannette Belisle  
*Treasurer*

Total Assets . . . . \$35,763 55

**Rockwood Sprinkler Employees Credit Union**  
 38 Harlow Street

Incorporated April 9, 1937

R. V. Catherwood  
*President*T. R. Ashe  
*Treasurer*

Total Assets . . . . \$80,292 56

**South Works Credit Union**  
**American Steel & Wire Company**  
 774 Millbury Street

Incorporated April 5, 1935

Jacob Ginsburg  
*President*H. R. Jensen  
*Treasurer*

Total Assets . . . . \$1,442,003 73

**Washburn Employees Credit Union**  
**Washburn Company**  
 28 Union Street

Incorporated December 3, 1941

A. K. Brown  
*President*Beulah B. Hocking  
*Treasurer*

Total Assets . . . . \$46,159 42

**Worcester Fire Department Credit Union**  
 57 Exchange Street

Incorporated July 6, 1937

E. J. Foley  
*President*Wilbert Baker  
*Treasurer*

Total Assets . . . . \$73,511 46

**Worcester Gas Light Employees Credit Union**  
 25 Quinsigamond Avenue

Incorporated July 27, 1934

T. J. Lane  
*President*J. L. Turman  
*Treasurer*

Total Assets . . . . \$75,170 12

**Worcester Police Department Credit Union**  
 5 Waldo Street

Incorporated November 22, 1946

J. P. Dunn  
*President*J. J. McKiernan  
*Treasurer*

Total Assets . . . . \$66,805 63

**Worcester Polish Credit Union**  
 135 Millbury Street

Incorporated January 5, 1926

T. F. Cromwick  
*President*Stella A. Ciborowski  
*Treasurer*

Total Assets . . . . \$9,516 98

**Worcester Postal Credit Union**  
 Worcester Post Office

Incorporated December 9, 1926

Larry Falcone  
*President*Daniel McAuliffe  
*Treasurer*

Total Assets . . . . \$95,669 33

**Worcester Public Works Credit Union**  
**20 East Worcester Street**

Incorporated May 25, 1943

C. B. Hardy  
*President*Grace L. Russell  
*Treasurer*

Total Assets . . . \$25,610 57

**Worcester Teachers Credit Union**  
**6 Church Street**

Incorporated March 2, 1934

Mary E. Derry  
*President*Mary E. Shay  
*Treasurer*

Total Assets . . . \$77,557 11

**Worcester Thompson Credit Union**  
**115 Stafford Street**

Incorporated July 9, 1941

John Gabrielian  
*President*Kenneth Lever  
*Treasurer*

Total Assets . . . \$40,743 33

**Worcester Wire Works Employees Credit Union**  
**70 James Street**

Incorporated January 26, 1937

Irenes Gustavson  
*President*M. E. Anderson  
*Treasurer*

Total Assets . . . \$114,022 92

**Worcester Workmen's Circle Credit Union**  
**150 Water Street**

Incorporated November 17, 1922

Jacob Adelson  
*President*Abraham Jarger  
*Treasurer*

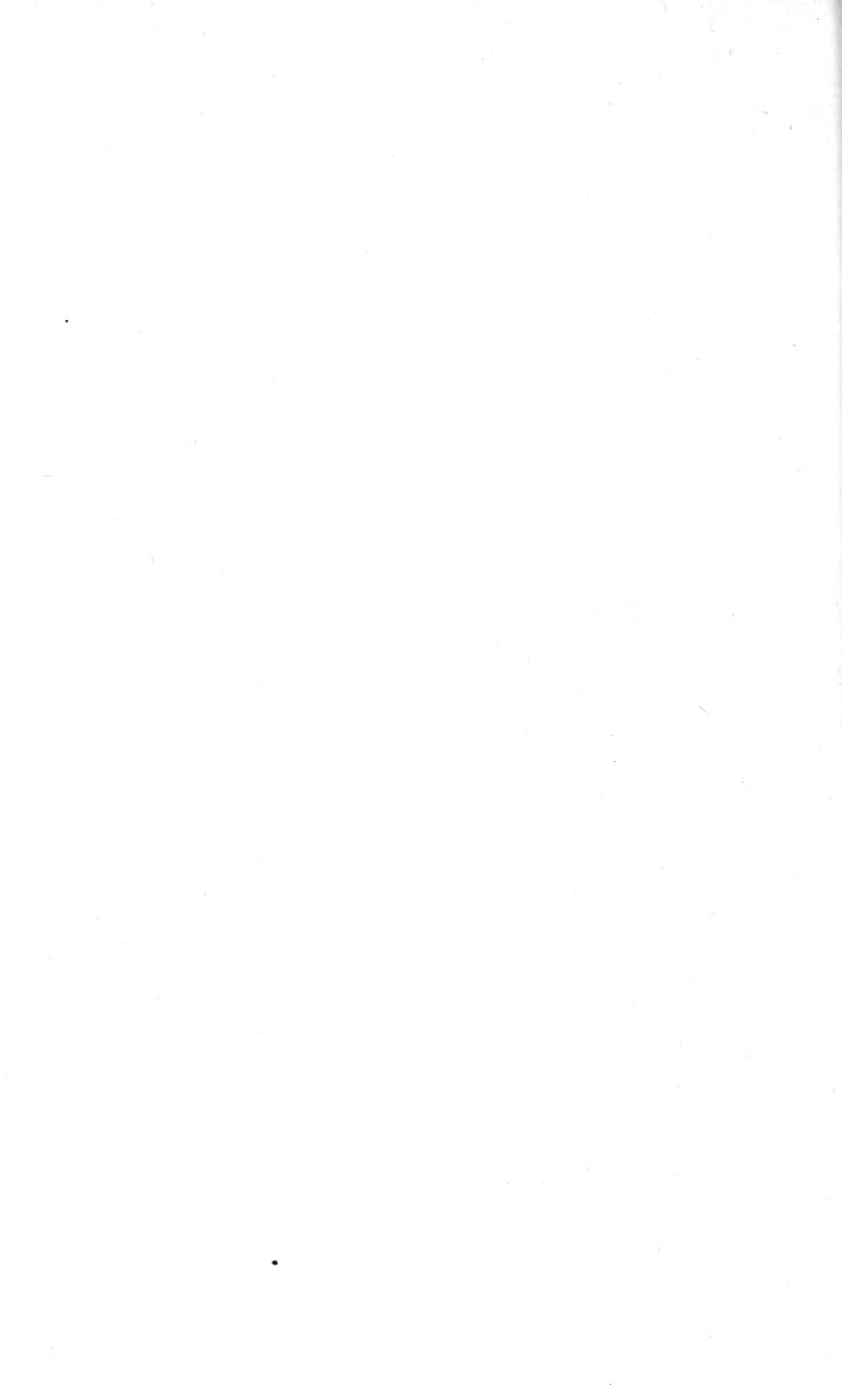
Total Assets . . . \$18,611 06

**Wortel Credit Union**  
**Telechron Incorporated**  
**107 Main Street**

Incorporated February 17, 1948

W. F. Meisen  
*President*S. J. Gipps  
*Treasurer*

Total Assets . . . \$157,724 61





ABSTRACTS OF THE ANNUAL REPORTS  
OF  
CREDIT UNIONS  
ARRANGED ALPHABETICALLY BY CITIES AND TOWNS,  
SHOWING  
PRINCIPAL ASSETS AND LIABILITIES, DIVIDENDS,  
AND OTHER INFORMATION  
AS OF  
THE CLOSE OF BUSINESS JUNE 30, 1957

LOCATION AND NAME (Words "Credit Union", omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
<b>ACTON</b>							
T. I. C. Employees . . .	15,750	—	5,505	15,283	—	148	36,686
<b>ACUSHNET</b>							
Acushnet Process Employees . . .	25,695	—	210,555	9,596	—	—	245,846
<b>AMESBURY</b>							
Amesbury Franco- American . . .	117,896	380,708	54,473	58,007	17,906	490	629,480
<b>ASHLAND</b>							
Fenwal . . . . .	35,369	—	131,958	6,015	—	124	173,466
Wateco . . . . .	14,249	—	98,622	18,171	—	—	131,042
<b>ATHOL</b>							
Athol . . . . .	694,035	2,122,776	694,820	102,204	—	503	3,614,338
<b>ATTLEBORO</b>							
Attleboro . . . . .	90,744	1,925	6,392	6,921	—	—	105,982
Sisalkraft . . . . .	56,896	27,544	86,916	12,603	—	5,263	189,222
<b>AUBURN</b>							
Worcester Rendering Employees . . . . .	2,268	—	1,769	1,610	—	33	5,680
<b>BARRE</b>							
Barwoolco . . . . .	86,918	88,619	87,339	6,239	—	—	269,115
<b>BEVERLY</b>							
Beverly Investment . . .	28,282	—	20,954	3,075	—	—	52,311
Beverly Municipal . . .	61,391	—	43,941	521	—	—	105,853
Rantoul . . . . .	985	—	—	650	—	—	1,635
<b>BILLERICA</b>							
Lowell Rendering Employees . . . . .	9,881	—	5	8,246	—	—	18,132
<b>BOSTON</b>							
Allis-Chalmers . . . .	99,446	—	27,988	19,120	—	—	146,554
Alpha . . . . .	7,862	—	37,640	1,290	—	—	46,792
American Chapels . . .	182,644	—	187,035	7,440	—	72	377,191
Amlico . . . . .	38,931	—	28,948	27,379	—	—	95,258
Armour Berkeley Street .	16,470	—	46,436	4,176	—	170	67,252
Armour Clinton Market .	6,765	—	64	1,485	—	—	8,314
Armour Leather . . . .	1,610	—	—	1,136	—	—	2,746
Bakers' Local No. 45 . .	12,076	—	199	1,331	—	—	13,606
B. C. G. Employees . . .	459,386	—	111,976	12,987	—	—	584,349
Bellevue . . . . .	533	—	79	291	—	—	903
Ber Ditcherver . . . . .	21,485	—	—	4,728	—	—	26,213
B. L. H. Employees . . .	42,302	—	77,271	2,034	—	188	121,795
Blue Hill . . . . .	611,359	2,409,156	1,448,634	101,528	—	—	4,570,677
Borisaver . . . . .	44,845	—	13,000	3,741	—	380	61,966
Boston American Composing Room . . . .	14,907	—	3,500	1,948	—	—	20,355

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
27,131	6,487	-	2,717	351	3	196	91
220,694	-	-	25,131	21	3	749	146
481,708	71,951	9,729	49,245	16,847	4	1,331	575
161,570	-	-	11,828	68	5½	553	157
117,218	-	-	13,822	2	2¾	678	155
3,201,106	-	94,455	280,184	38,593	3½	5,229	1,841
94,013	510	-	11,201	258	2½	1,098	481
171,046	-	-	15,041	3,135	5¼	317	132
4,669	-	-	1,011	-	2¼	39	19
242,596	-	-	24,919	1,600	4	435	170
24,780	7,750	-	19,743	38	5	206	52
95,545	-	-	10,080	228	4½	333	186
1,579	-	-	43	13	-	52	10
16,123	-	-	2,009	-	4	102	54
133,998	-	-	12,457	99	4	688	304
45,409	-	23	1,358	2	3	235	60
327,243	-	9,362	39,663	923	4	921	504
83,277	-	-	11,957	24	3¾	520	174
50,821	-	10,101	6,250	80	3	201	67
6,659	-	-	1,651	4	3	82	42
2,036	-	-	710	-	2½	28	11
12,662	-	310	623	6	2	136	65
444,665	-	-	136,036	3,648	3¾	1,846	1,145
177	-	-	726	-	-	27	4
21,727	-	-	4,480	6	4	102	62
114,026	-	-	7,487	282	5	278	136
4,075,924	58,295	99,980	237,619	98,859	3	5,749	1,153
56,707	-	-	5,226	33	4	137	92
16,735	-	-	3,620	-	5	175	99

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
<b>BOSTON (Continued)</b>	\$	\$	\$	\$	\$	\$	\$
Boston & Albany Employees . . . . .	1,358,599	386,101	808,169	173,738	—	2,360	2,728,967
Boston & Maine Railroad Employees . . . . .	772,946	485	700,624	705,995	—	—	2,180,050
Boston Arbeiter Ring . . . . .	40,363	—	7,000	3,019	—	—	50,382
Boston Edison Employees . . . . .	800,812	—	510,939	77,136	—	539	1,389,426
Boston Firefighters . . . . .	692,959	—	238,753	26,167	—	447	958,326
Boston I.R.A. Employees . . . . .	24,243	—	9,119	5,649	—	—	39,011
Boston Post . . . . .	41,561	18,440	65,294	12,138	—	623	138,056
Boston Post Office Employees . . . . .	959,002	148,917	501,371	68,383	31,341	1,055	1,678,828
Boston Progressive . . . . .	148,064	318,708	149,222	57,700	—	4,087	709,122
Boston Railway Mail Employees . . . . .	47,141	—	12,684	11,752	—	—	71,577
Boston Shell . . . . .	91,055	—	25,000	12,702	—	136	128,893
Boston Taxi Drivers Association . . . . .	17,624	—	—	1,572	—	—	19,196
Boston University Employees . . . . .	102,184	—	50,312	20,999	—	—	173,495
Boston USCSC Employees . . . . .	25,441	—	3,493	5,992	—	—	34,926
Bowker Employees . . . . .	5,524	—	—	2,479	—	—	8,003
Brighton-Allston . . . . .	16,385	—	198	596	—	—	17,179
Cabot Boston . . . . .	75,484	49,180	76,727	16,273	—	387	218,051
Chamberlain . . . . .	38,310	—	7,000	4,833	—	—	50,143
City . . . . .	18,058	21,419	23,287	3,618	—	—	66,382
City of Boston Employees . . . . .	1,013,516	—	26,983	82,875	—	—	1,123,374
Codman . . . . .	28,536	—	—	547	—	—	29,083
Colonial Employees . . . . .	15,229	—	7,407	6,620	—	—	29,256
Columbus . . . . .	11,050	—	15,930	4,048	—	—	31,028
Commercial Travelers . . . . .	3,233	—	—	1,441	—	142	4,816
Consumers . . . . .	66,746	200	25,682	3,556	—	111	96,295
Corenco Employees . . . . .	2,876	—	2,034	1,605	—	5	6,520
Dorchester . . . . .	15,501	—	—	9,080	—	—	24,581
Dorchester Browning . . . . .	32,606	—	—	16,391	—	—	48,997
Eaton . . . . .	50,463	81,049	12,425	24,927	—	149	169,013
Emblem . . . . .	51,923	—	41,722	1,970	—	—	95,615
Federal . . . . .	63,389	—	24,046	5,681	—	—	93,116
Federation . . . . .	53,695	—	—	1,590	—	—	55,285
Fenway . . . . .	5,235	—	14,000	14,573	—	—	33,808
Filene . . . . .	185,995	148,446	486,146	34,937	—	59	855,583
Firefundic . . . . .	6,763	—	8,518	3,727	—	—	19,008
Forty Associates . . . . .	21,165	—	58,241	2,402	—	—	81,808
Franklin Aid, The . . . . .	65,850	—	358	2,023	—	140	68,371
Friendship, The . . . . .	68,411	—	—	5,271	—	—	73,682
Geneva . . . . .	41,326	—	11,474	149	—	—	52,949
Gilco . . . . .	27,112	—	60,585	23,409	—	1,242	112,348
Glenway . . . . .	6,026	—	—	467	—	—	6,493
Glodel . . . . .	16,001	—	—	4,070	—	—	20,071
Gulf Boston . . . . .	51,762	1,353	32,805	1,906	—	240	88,066
Harbor Village . . . . .	23,907	—	2,900	2,103	—	—	28,910
Harmony . . . . .	12,221	—	5,243	2,294	—	—	19,758
Harold . . . . .	192,804	—	1,875	11,038	—	—	205,717
Hazelwood Community . . . . .	16,352	—	250	3,541	—	53	20,196
Herald-Traveler Employees, The . . . . .	92,701	—	51,852	16,036	—	—	160,589
Hersey Employees . . . . .	10,043	—	55,734	22,620	—	45	88,442
Hillside . . . . .	329,421	32,348	188,670	15,015	—	—	565,454
Howard . . . . .	47,140	—	42,092	8,103	—	—	97,335
Howco . . . . .	7,759	—	5,034	1,662	—	—	14,455
Hub . . . . .	35,722	—	29	1,298	—	317	37,366
Humboldt . . . . .	63,815	—	76,945	935	—	—	141,695
Industrial, The . . . . .	480,690	26,525	42,631	25,713	—	—	575,559

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
1,913,057	-	-	794,904	21,006	5	8,834	5,164
478,798	556,305	349,124	795,141	682	7 1/2	5,597	2,485
41,289	-	-	9,076	17	3 1/2	249	123
1,031,823	233,638	-	116,262	7,703	4	3,684	1,869
794,611	-	46,110	101,723	15,882	5	1,963	1,465
31,370	-	-	7,641	-	6	132	72
111,551	-	-	26,374	131	-	640	255
1,455,924	-	-	214,223	8,681	4	6,327	3,681
583,794	19,101	26,763	56,327	23,137	2 1/2	4,256	580
53,502	-	-	18,068	7	3 1/2	683	363
116,235	-	-	12,647	11	6	364	152
17,306	-	-	1,860	30	3	206	125
165,466	-	-	7,833	196	4	576	294
28,705	-	3,310	2,905	6	4	209	68
7,097	-	-	805	101	4	61	49
15,089	-	-	2,082	8	-	125	56
200,437	-	7,406	10,199	9	3 1/2	267	133
44,302	-	-	5,831	10	5	366	130
59,405	-	-	5,893	1,084	4	180	50
801,409	28,407	-	193,071	100,487	8	11,213	5,134
24,475	-	-	4,602	6	3	91	45
25,926	-	-	3,330	-	3	232	95
26,389	-	-	4,578	61	1 1/4	140	60
4,670	-	-	-	146	-	80	20
84,460	-	-	11,233	602	3	605	231
3,838	-	1,972	651	59	3 1/2	46	14
23,099	-	52	1,306	124	3	234	118
42,662	122	-	6,050	163	4	140	79
143,863	-	-	20,379	4,771	4	310	195
73,474	-	-	22,085	56	5	841	410
84,612	-	-	8,498	6	4	184	91
50,557	-	-	4,126	602	4 1/2	533	346
31,617	-	-	2,001	190	4 1/2	150	61
205,840	526,563	4,848	112,639	5,693	3 1/2	2,336	842
17,370	-	-	1,638	-	5	111	46
74,889	-	-	6,913	6	3	171	70
57,414	223	-	10,696	38	3	355	189
65,860	-	-	7,534	288	4	198	92
44,488	-	-	8,429	32	2	232	173
17,475	44,239	38,869	11,288	477	3 1/2	1,061	290
4,685	-	-	1,795	13	3 1/2	84	31
18,397	-	-	1,651	23	5	97	64
76,082	-	-	11,954	30	4	302	150
23,155	-	-	5,641	114	3	581	295
16,002	-	2,926	826	4	4	78	37
166,836	-	-	38,773	103	5	668	461
18,629	-	-	1,469	98	4 1/2	178	66
137,936	-	-	22,328	325	3	922	451
83,210	-	-	4,885	347	3 1/2	275	91
500,616	-	-	63,607	1,231	4	1,108	672
87,779	-	-	9,390	166	4	353	160
12,445	-	-	2,010	-	3	55	28
14,265	-	-	12,088	11,013	-	364	232
117,055	-	-	24,516	124	3	389	172
489,256	1,892	2,501	77,783	4,127	4	1,874	1,033

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
<b>BOSTON (Continued)</b>							
Intervale . . . . .	9,622	—	1,233	940	—	—	11,795
Jamaica Plain . . . . .	9,846	—	—	3,360	—	120	13,326
Klevanar . . . . .	1,692	—	—	959	—	—	2,651
Liberal . . . . .	21,717	—	—	2,302	—	—	24,019
Liberty . . . . .	79,625	67,968	74,638	8,201	—	—	230,432
Local 801 . . . . .	1,016	—	50	1,744	—	—	2,810
Lord Beaconsfield . . . . .	142,482	62,635	64,386	11,446	3,915	352	285,216
Maccabee . . . . .	34,190	—	5,908	1,258	—	—	41,356
Mascot, The . . . . .	66,315	16,870	85,000	5,132	—	366	173,683
Memorial . . . . .	34,058	—	14,000	3,553	—	—	51,611
Mohliver . . . . .	101,504	47,617	263	15,526	—	—	164,910
Moreland . . . . .	32,572	—	1,900	6,097	—	—	40,569
Morgan Memorial . . . . .	1,970	—	21,088	3,210	—	—	26,268
Mortons Employees . . . . .	9,605	—	40,666	369	—	—	50,640
MTA Employees . . . . .	1,870,502	—	391,159	65,079	—	345	2,327,085
Mutual . . . . .	30,113	—	9,452	1,402	—	20	40,987
Navy Building . . . . .	60,837	—	11,699	3,310	—	166	760,032
Navy Yard Employees . . . . .	250,158	253,916	54,296	13,748	—	410	572,528
New Haven Railroad Employees . . . . .	2,256,975	2,630,614	1,786,255	145,870	—	2,300	6,822,014
N. I. C. . . . .	10,995	—	700	1,369	—	—	13,064
Noddle Island . . . . .	104,968	297,812	122,252	25,613	—	324	550,969
One-Twenty . . . . .	45,567	—	3,501	3,581	—	—	52,649
Overland . . . . .	90,777	—	50,022	31,977	—	—	172,776
Plan . . . . .	52,833	—	97,465	5,776	—	—	156,074
Pressers Union Local 12 ILGWU . . . . .	45,201	—	236	2,516	—	63	48,016
Produce Terminal . . . . .	18,670	—	15,029	4,293	—	—	37,992
Pulaski . . . . .	7,186	—	3,000	1,549	—	—	11,735
Redberry . . . . .	14,758	—	3,600	4,743	—	—	23,101
Rex . . . . .	166,077	—	68,282	37,522	—	—	271,881
Roxbury Independent . . . . .	79,334	40,948	76	4,954	—	30	125,342
Roxbury Workmen's Circle Seaver . . . . .	13,237	—	21,051	3,001	—	140	37,429
Security Employees . . . . .	26,984	—	11,100	13,016	—	—	51,100
Social Service . . . . .	59,200	—	7,618	11,669	—	—	78,487
Social Service . . . . .	204,873	630,262	673,162	34,292	—	—	1,542,589
Spaulding Moss Employees . . . . .	9,673	—	2,409	2,616	—	52	14,750
Square Deal . . . . .	35,237	—	10,175	6,925	—	—	52,337
State Employees . . . . .	530,419	642	36,596	29,736	—	—	597,393
Swift Boston . . . . .	20,933	—	11,262	3,005	—	—	35,200
T & H Employees . . . . .	22,589	—	23,260	6,077	—	—	51,926
Telephone Workers . . . . .	4,009,160	—	1,060,480	156,843	—	211	5,226,694
Thriftway . . . . .	2,558	—	—	4,323	—	—	6,881
T R I B . . . . .	11,968	—	6,775	2,139	—	—	20,882
Unity Club . . . . .	1,594	—	1,543	512	—	114	3,763
Victory . . . . .	36,816	6,042	6,063	7,840	—	—	56,761
Wales Mfg. Co. Employees . . . . .	18,375	—	—	6,301	—	—	24,676
Walter Baker Employees . . . . .	156,062	—	183,479	4,440	—	6,816	350,797
Walworth . . . . .	10,758	—	64,044	5,136	—	82	80,020
Ward's . . . . .	21,146	—	31,740	2,393	—	—	55,279
Washington . . . . .	68,886	—	17,764	4,394	—	—	91,044
Welfare . . . . .	35,113	—	16,534	5,950	—	—	57,597
Whitson, The . . . . .	92,865	81,655	42,390	32,622	—	—	249,532
Zaslav Volin . . . . .	23,120	—	10,000	4,820	—	—	37,940
<b>BRIDGEWATER</b>							
Bridgewater . . . . .	224,829	231,485	36,484	22,463	25,188	765	541,214

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
10,084	-	-	1,700	11	4	71	50
10,390	-	-	2,924	12	3	107	56
2,285	-	-	365	1	3	41	15
21,508	-	-	2,502	9	4	92	68
200,795	-	-	26,150	3,487	3½	631	277
2,630	-	-	169	11	3¼	84	6
258,683	28	-	24,617	1,888	3	1,110	563
36,792	-	-	4,008	556	4	207	118
154,899	-	-	16,560	2,224	3	527	214
45,384	-	-	6,100	127	4	271	153
138,684	-	-	18,852	7,374	4	463	190
37,022	-	-	3,514	33	4	251	110
23,540	-	-	2,699	29	1½	136	19
45,149	-	-	5,161	330	3½	126	50
1,801,734	-	-	498,520	26,831	4½	5,615	4,907
32,597	-	-	8,365	25	3	261	163
68,667	-	1,405	5,954	6	4	427	203
511,578	-	74	60,573	303	3	3,843	2,039
6,099,215	-	-	720,982	1,817	5	11,475	6,253
10,163	-	-	2,778	123	3½	153	106
485,413	9,800	-	41,956	13,800	4	899	493
48,097	-	-	4,547	5	5	289	115
104,735	-	-	67,996	45	3	633	418
119,797	19,928	-	16,061	288	5½	424	190
42,771	-	-	4,887	358	4	348	170
35,532	-	-	2,425	35	4	167	77
9,519	-	-	2,206	10	-	85	36
19,357	-	-	3,740	4	-	267	99
197,038	-	32,095	39,380	3,368	3½	936	604
111,497	-	-	12,235	1,610	3½	265	215
32,012	-	-	5,412	5	2	145	35
42,660	-	-	8,433	7	4	120	67
67,874	-	-	9,930	683	4½	491	169
1,174,855	185,132	-	122,203	60,399	3½	3,142	674
12,273	-	-	2,357	120	3½	178	86
44,389	-	-	7,935	13	-	144	104
505,244	10,551	-	81,107	491	4½	2,491	1,305
29,390	-	-	5,783	27	4	249	124
46,811	-	-	4,688	427	4	246	128
4,046,979	-	-	990,818	188,897	3	14,344	7,000
6,065	-	-	814	2	3¾	78	26
19,231	-	-	1,516	135	4½	176	75
1,537	1,284	-	942	-	2½	41	17
47,476	-	-	9,110	175	4	134	88
23,534	-	-	1,032	110	3	214	130
312,197	-	-	38,278	322	4½	680	358
12,441	57,380	-	10,193	6	5	379	134
16,760	29,265	4,527	4,726	1	5½	163	66
77,614	-	-	13,411	19	4	311	155
50,642	-	-	6,935	20	4½	255	141
182,828	11,197	-	52,801	2,706	4	795	398
31,512	-	-	6,411	17	4	151	69
437,030	-	42,820	51,604	9,760	3.125	1,521	977

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
<b>BROCKTON</b>							
Barbourwelt . . . . .	14,818	—	17,765	712	—	—	33,295
Brockton . . . . .	328,930	841,769	551,796	81,809	57,840	70	1,862,214
Brockton Brotherhood . . . . .	203,914	143,255	59,837	21,379	—	3,035	431,421
Brockton EMSR . . . . .	39,608	53,606	46,918	5,057	—	1,500	146,689
Brockton Firemen's . . . . .	44,240	—	65,158	6,451	—	—	115,849
Brockton Postal Employees . . . . .	34,387	—	76,191	6,522	—	—	117,100
Brockton Taunton Gas Employees . . . . .	13,998	—	89,575	1,616	—	454	105,643
Campello . . . . .	61,145	42,626	26,308	15,790	3,050	—	148,919
Crecent, The . . . . .	570,290	1,071,315	407,274	123,640	27,400	63	2,199,982
Edico . . . . .	74,965	67,569	77,470	17,116	—	—	237,120
Lafayette . . . . .	51,304	182,845	36,478	21,783	—	—	292,410
Montello . . . . .	1,790	198	1,500	1,643	—	37	5,168
<b>BROOKLINE</b>							
Brookline Municipal . . . . .	408,747	772,868	90,329	56,015	—	—	1,327,959
Longwood . . . . .	126,496	—	—	4,993	—	31	131,520
St. Aidan's . . . . .	4,650	—	2,035	664	—	—	8,349
<b>CAMBRIDGE</b>							
Cambridge . . . . .	32,793	—	9,333	9,849	—	225	52,200
Cambridge Portuguese . . . . .	52,432	314,049	97,996	16,309	—	—	480,786
Cambridge Utilities Employees . . . . .	96,525	—	89,353	4,453	—	—	190,331
Central . . . . .	11,702	—	7,540	4,773	—	—	24,015
C T C . . . . .	21,277	—	23,384	3,602	—	—	48,263
Darex . . . . .	240,706	—	39,853	7,186	—	—	287,745
Eanco . . . . .	72,217	—	303	11,500	—	—	84,020
East Cambridge . . . . .	19,795	—	142	1,986	—	154	22,077
Eastern . . . . .	27,967	—	49,920	13,396	—	—	91,283
Elm . . . . .	41,428	5,660	3,464	19,097	—	—	69,649
G R . . . . .	76,935	175,463	156,588	16,844	—	1,390	427,220
Harvard University Employees . . . . .	348,054	353,102	140,080	46,669	—	42	887,947
Inman . . . . .	4,958	—	169	512	—	98	5,737
Lever Cambridge Employees . . . . .	264,714	341,170	53,001	47,226	—	197	706,308
M B CO . . . . .	13,043	—	—	2,371	—	—	15,414
Simco . . . . .	146,286	61,165	168,907	28,316	—	500	405,174
Squire Employees . . . . .	81,788	—	94,450	3,268	—	—	179,506
Western . . . . .	7,825	—	10,219	4,053	—	—	22,097
Woven Hose Employees . . . . .	44,831	—	32,245	12,648	—	—	89,724
<b>CANTON</b>							
Plymouth Rubber . . . . .	15,587	—	16,000	12,192	—	—	43,779
<b>CHELSEA</b>							
American Independent . . . . .	16,006	—	6,000	2,513	—	—	24,519
Atlantic . . . . .	37,318	—	15,252	5,936	—	12	58,518
Benjamin Franklin . . . . .	327,040	4,250	14,405	24,699	—	7,500	377,894
Carmel . . . . .	758,601	317,669	483,285	42,691	29,292	10	1,611,548
Chestnut . . . . .	23,079	—	29,128	1,156	—	—	53,363
Congress . . . . .	19,421	—	6,110	8,726	—	—	34,257
Continental . . . . .	57,381	3,700	11,968	5,956	—	—	79,005
Independent . . . . .	91,983	2,040	8,718	8,016	—	444	111,201
Jogues . . . . .	32,961	—	24,251	11,792	—	—	69,004
Judaeon . . . . .	25,522	6,965	35,821	4,482	—	—	75,790



Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
28,456	-	-	4,502	337	3	189	146
1,420,678	173,164	54,814	177,391	36,167	3 1/4	2,757	825
240,401	31,248	100,409	55,087	4,276	4	955	626
121,125	-	8,387	15,409	1,765	3 1/4	300	157
107,152	-	-	8,695	2	5	380	178
100,731	1,229	201	14,867	72	2	327	115
97,667	-	-	7,975	1	3	254	87
119,695	7,829	10,245	9,762	1,388	3	682	645
1,619,402	185,022	124,380	230,211	40,967	3 1/4	3,960	1,506
205,509	-	-	27,740	3,871	4	366	189
239,303	-	17,064	29,321	6,722	3 1/2	695	195
2,055	-	-	3,112	1	-	61	21
1,215,703	-	-	85,961	26,295	3 1/2	2,685	1,253
118,744	-	-	12,729	47	4	420	295
6,433	-	-	1,884	32	4	101	30
38,686	-	-	13,128	336	-	264	108
406,449	-	-	59,990	14,347	3	801	270
176,527	-	-	13,796	8	4 1/2	646	357
20,692	-	-	3,323	-	2 1/2	87	44
44,627	-	-	3,633	3	4 1/4	152	82
242,593	-	-	41,495	3,657	4	863	550
69,132	-	-	14,744	144	4	385	215
14,186	-	-	7,864	27	3	169	48
73,716	-	-	17,465	102	4	356	170
61,061	-	-	7,621	967	4	171	92
402,282	-	-	18,650	6,288	4.125	576	228
814,577	-	5,882	51,056	16,432	4	2,392	1,064
4,410	-	-	1,326	1	1	49	16
598,333	-	14,420	78,029	15,526	3 3/8	923	538
13,528	-	-	1,659	227	4	66	38
370,599	-	-	32,176	2,399	4	881	517
130,351	-	24,813	23,743	599	3	521	239
15,923	-	-	6,174	-	3	49	21
81,406	-	-	8,273	45	3	389	303
41,377	-	-	2,180	222	4	290	129
20,304	-	-	4,215	-	2	127	42
53,408	-	-	5,074	36	2 1/2	226	114
287,628	-	-	89,863	403	3	1,534	1,053
1,449,754	-	35,614	117,045	9,135	4	2,971	2,653
40,666	-	-	12,685	12	2 1/2	181	93
29,768	-	-	4,489	-	4	120	60
60,303	-	-	18,523	179	4	283	175
69,657	-	-	40,871	673	-	537	309
63,398	-	-	5,598	8	3	375	177
64,158	-	-	11,575	57	3	166	53

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
<b>CHELSEA (Continued)</b>							
Madison . . . . .	36,783	—	12,577	7,510	—	—	56,870
New Chelsea . . . . .	215,648	9,709	22,928	281	—	—	248,566
Ponedeler . . . . .	29,047	—	10,308	4,914	—	—	44,269
Walnut . . . . .	27,483	—	22,417	22,165	—	—	72,065
Winnissimmet . . . . .	105,620	65,580	19,983	21,804	—	—	212,987
<b>CHICOPEE</b>							
Aldenville . . . . .	206,700	105,196	30,918	29,337	—	528	372,669
Chicopee Teachers' . . . . .	8,160	—	1,835	2,568	—	—	12,563
F. W. Sickles Employees . . . . .	116,507	235,421	57,480	2,431	—	438	412,277
Handy Employees . . . . .	79,151	—	58,528	16,252	—	165	154,096
Polish National . . . . .	97,817	1,805,346	641,423	243,955	—	—	2,788,541
Spalding Employees . . . . .	116,420	134,936	100,530	20,738	—	—	372,624
Springfield Rendering Employees . . . . .	3,144	—	41	3,268	—	—	6,453
Starnsco . . . . .	159,845	80,448	94,698	19,031	—	6	354,028
Texco . . . . .	6,655	—	9,000	3,663	—	—	19,318
Willimansett . . . . .	36,471	3,467	52,357	3,075	—	111	95,481
<b>CLINTON</b>							
Colonial Press . . . . .	167,852	10,932	217,253	22,487	—	423	418,947
<b>DANVERS</b>							
Essex Agricultural . . . . .	29,378	—	21,447	5,669	—	—	56,494
<b>DEDHAM</b>							
Rust Craft . . . . .	123,668	—	220,326	35,974	—	1,025	380,993
<b>DOUGLAS</b>							
Hayward-Schuster Employees . . . . .	97,162	39,610	195,471	14,719	—	9,435	356,397
<b>EASTHAMPTON</b>							
Hampco . . . . .	14,524	—	—	3,655	—	—	18,179
<b>EVERETT</b>							
Carmote Employees . . . . .	12,946	—	20,781	7,185	—	—	40,912
Everett . . . . .	131,069	164,889	18,731	19,409	—	6,931	341,029
Everett Fire Department . . . . .	56,523	—	10,250	4,694	—	—	71,467
Everett Police . . . . .	29,891	—	13,500	5,190	—	—	48,581
Garden Street . . . . .	37,298	—	—	7,330	—	123	44,751
Merchemco . . . . .	260,979	329,971	43,432	46,984	—	1,460	682,826
New Deal . . . . .	101,774	—	54,409	9,390	—	5	165,578
Octane . . . . .	143,257	—	176,168	16,332	—	—	335,758
Wapico . . . . .	29,642	—	7,417	16,330	—	—	53,389
<b>FALL RIVER</b>							
Fall River Boys' Club . . . . .	29,138	—	11,661	4,168	—	52	45,019
Fall River Municipal Employees . . . . .	809,927	2,130,818	368,743	113,525	—	—	3,423,013
Fall River Postal Employees . . . . .	87,902	15,216	13,761	9,755	—	—	126,634
Kavodian . . . . .	39,716	2,300	3,140	6,381	—	—	51,537
<b>FITCHBURG</b>							
Cleghorn . . . . .	401,527	402,773	49,882	27,970	—	—	882,152
Crobank . . . . .	50,287	—	101,181	20,497	—	—	171,965
Falpacco . . . . .	5,061	—	26,817	2,214	—	—	34,092
Filestra . . . . .	4,681	—	236	435	—	—	5,352
Fitchburg I-C . . . . .	657,779	1,421,494	251,882	103,267	—	2,852	2,437,274

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
43,420	—	4,251	9,073	126	3	344	269
229,609	—	—	17,329	1,628	3¼	869	648
37,744	—	—	6,512	13	3	217	122
62,499	—	—	9,563	3	3¼	218	94
179,314	—	—	29,583	4,090	3½	816	279
311,574	—	20,273	38,104	2,718	3½	1,217	554
10,677	—	—	1,883	3	3	130	23
375,439	—	—	29,109	7,729	3	1,038	379
119,981	—	13,085	20,717	313	3½	354	280
2,541,924	—	48,946	166,461	31,210	3	3,740	637
334,260	—	—	32,204	6,160	3	1,257	481
4,942	—	—	1,509	2	4	63	35
313,317	—	—	34,795	5,916	3¼	915	493
18,647	—	—	606	65	—	177	42
78,788	—	8,720	7,608	365	2½	457	142
381,762	—	—	36,254	931	3	816	374
40,166	10,991	—	5,328	9	3½	354	81
337,421	—	—	43,481	91	4	864	357
302,647	—	7,715	45,031	1,004	3	712	267
16,473	—	—	1,435	271	4	180	99
28,590	6,613	—	5,709	—	3	139	76
299,825	—	—	35,524	5,680	3¾	807	464
62,441	—	—	7,875	1,151	3	289	134
39,936	—	—	8,625	20	4	189	87
40,884	—	—	3,845	22	4	135	75
610,565	—	—	63,695	8,566	4	918	552
134,018	—	—	31,464	96	4	827	505
289,460	—	—	46,200	98	4½	785	390
46,007	—	—	7,378	4	3	182	113
37,976	—	—	7,028	15	3	408	84
3,241,875	—	—	173,601	7,537	4	4,919	1,789
113,694	—	—	12,503	437	4½	541	279
41,267	—	—	9,836	434	3½	162	77
775,584	5	37,363	58,920	10,280	3¾	2,014	906
154,891	—	—	17,055	19	4	938	398
21,575	5,244	—	7,273	—	—	164	48
3,865	—	—	1,480	7	3	42	29
2,144,740	10,281	9,544	231,947	40,762	4	4,120	1,859

LOCATION AND NAME (Words "Credit Union", omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
<b>FITCHBURG (Continued)</b>	\$	\$	\$	\$	\$	\$	\$
Fitchburg Italian-American . . . . .	25,809	—	—	2,677	—	—	28,486
Fitchburg Postal Employees . . . . .	47,454	2,608	6,947	2,582	—	—	59,591
Fitchco . . . . .	129,577	—	49,785	7,038	—	261	186,661
Senco . . . . .	19,280	—	22,361	272	—	—	41,913
Simonds Employees . . . . .	39,272	—	200,046	12,431	—	—	251,749
Tri-City . . . . .	19,174	—	—	1,295	—	—	20,469
Workers' . . . . .	368,116	4,150,037	1,529,773	265,724	—	59	6,313,709
<b>FRAMINGHAM</b>							
D.M.C. . . . .	113,924	—	429,799	58,089	—	—	601,812
Fitzgibbons Employees* . . . . .	—	—	—	—	—	—	—
Fountain . . . . .	1,463	—	16,095	4,208	—	—	21,766
Framingham UAW . . . . .	84,437	—	26,908	7,562	—	—	118,907
Independent Hebrew . . . . .	10,142	—	1,757	711	—	—	12,610
<b>FRANKLIN</b>							
Thomson . . . . .	8,759	—	11,323	4,008	—	—	24,090
<b>GARDNER</b>							
Gardner Franco-American . . . . .	478,002	1,107,153	177,468	84,060	17,227	250	1,864,160
Gardner Polish-American . . . . .	45,676	12,272	22,439	10,592	—	—	90,979
<b>GLOUCESTER</b>							
40-Fathom . . . . .	26,537	—	10,300	4,593	—	148	41,578
Gloucester . . . . .	42,072	—	339	2,451	—	—	44,862
Gloucester Fire Department . . . . .	7,441	—	3,998	2,796	—	—	14,235
Gloucester Municipal . . . . .	23,139	—	1,611	688	—	—	25,438
Gloucester Teachers Association . . . . .	4,557	—	4,909	1,766	—	30	11,262
<b>GREENFIELD</b>							
G. T. & D. . . . .	129,330	—	60,482	19,211	—	131	209,154
Treasure . . . . .	32,346	—	46,558	3,251	—	188	82,343
<b>GROTON</b>							
Hovoco . . . . .	15,714	—	30,550	2,896	—	—	49,160
Nashoba . . . . .	6,565	—	5,219	305	—	—	12,089
<b>HAVERHILL</b>							
Hamel Employees . . . . .	6,262	—	49,942	3,598	—	—	59,802
Haverhill . . . . .	22,945	—	2,583	1,790	—	—	27,318
Haverhill Fire Department . . . . .	32,612	50,444	16,943	8,086	—	—	108,085
Haverhill Italian American . . . . .	133,142	628,409	172,276	35,197	18,924	12	987,960
Haverhill Police Department . . . . .	11,406	—	11,885	1,452	—	—	24,743
Haverhill Postal Employees . . . . .	28,696	—	2,000	2,081	—	—	32,777
Haverhill Teachers . . . . .	57,811	131,515	81,967	43,607	—	372	315,272
Olympia . . . . .	32,255	—	14,865	862	—	—	47,982
<b>HOLYOKE</b>							
Holyoke . . . . .	9,669	509,257	254,029	45,147	—	90	818,192
Holyoke G & E Employees . . . . .	1,183	—	353	256	—	285	2,077
Holyoke Municipal Employees . . . . .	68,049	—	3,116	3,249	—	—	74,414
Holyoke Postal . . . . .	18,155	—	9,750	2,054	—	—	29,959
Holyoke Teachers' . . . . .	21,249	—	5,722	1,417	—	—	28,388

\*No transactions, as the first day of business was June 26, 1957.

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
26,998	—	—	1,487	1	3½	234	121
52,718	42	—	6,741	90	4	178	101
158,634	—	—	27,935	92	5½	477	260
31,947	2,333	—	7,430	203	4	123	48
222,357	—	—	29,047	345	4	907	258
7,364	10,706	—	2,333	16	4	156	51
2,239,310	3,216,296	—	761,491	96,612	4	4,288	1,821
556,894	—	—	44,888	30	3½	1,751	703
17,955	1,841	—	1,963	7	3	86	19
106,460	—	—	12,391	56	4	999	445
10,389	—	—	2,217	4	3½	102	37
23,235	—	—	852	3	4	70	45
1,694,710	—	22,577	115,394	31,479	3¼	3,099	1,432
84,140	—	—	6,800	39	3.125	396	119
31,890	—	—	9,375	313	2½	155	109
30,551	1,947	—	12,343	21	5	130	85
12,601	—	—	1,634	—	4	64	37
21,413	—	—	4,025	—	3	212	117
9,807	—	—	1,453	2	2½	129	27
183,178	—	—	24,818	1,158	2¾	853	317
65,512	4,325	7,076	5,094	336	3½	131	69
43,130	—	—	6,030	—	4	213	78
11,325	—	—	678	86	3	131	43
52,324	—	—	7,477	1	3¾	188	53
21,797	—	—	5,516	5	4	123	50
98,439	—	—	7,567	2,079	*1	372	105
882,029	—	26,976	64,092	14,863	3	1,232	328
21,929	—	—	2,796	18	3	107	53
27,428	—	—	5,348	1	5	125	65
207,732	—	47,338	55,861	4,341	4	302	117
41,505	—	1,637	4,837	3	3½	213	79
665,531	—	—	123,002	29,659	3¼	556	142
994	—	—	1,083	—	—	80	26
64,102	—	—	10,114	198	4	301	166
22,420	—	—	7,315	224	4	197	84
24,712	—	—	3,636	40	3	161	49

\*Does not include extra dividend.

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
<b>HOLYOKE (Continued)</b>							
Nablanko . . . . .	30,288	—	32,038	876	—	72	63,274
Prentiss Wire . . . . .	3,143	—	12,018	1,125	—	—	16,286
Technifax Employees . . . . .	36,067	—	9,135	961	—	916	47,079
<b>HUDSON</b>							
Lapointe Employees . . . . .	80,740	—	49,000	4,411	—	—	134,151
<b>LAWRENCE</b>							
Beach Soap Employees . . . . .	1,283	—	574	1,195	—	20	3,072
Elgasco . . . . .	66,563	—	40,121	5,682	—	—	112,366
Emastryo . . . . .	30,374	—	28,423	1,753	—	—	60,550
Frontenac . . . . .	60,100	134,296	12,797	20,247	—	—	227,440
Lawrence . . . . .	306,406	180,547	97,008	23,255	—	—	607,276
Lawrence Firefighters . . . . .	67,087	52,895	34,895	8,900	—	369	164,146
Lawrence Modern . . . . .	41,000	—	15,537	7,079	—	—	63,616
Lawrence Postal Employees . . . . .	16,527	—	2,000	1,298	—	—	19,825
Lawrence Teachers' . . . . .	35,516	—	55,530	16,103	—	—	107,149
Marconi . . . . .	93,309	68,997	10,640	4,307	—	375	177,628
Prospect Hill Presbyterian United . . . . .	4,454 12,015	— —	48 800	1,687 677	— —	— —	6,189 13,492
<b>LEOMINSTER</b>							
Doyle Works . . . . .	8,772	—	55,990	22,565	—	—	87,327
Leominster . . . . .	11,976	—	8,031	2,275	—	96	22,378
Pyrallart Employees . . . . .	220,855	132,781	120,151	55,238	—	4,439	533,464
<b>LOWELL</b>							
Bon Marche Employees . . . . .	7,910	—	13,500	3,796	—	31	25,237
Highland . . . . .	86,978	—	13,165	828	—	3	100,974
Ideal . . . . .	44,561	—	6,462	6,075	—	130	57,228
Jeanne d'Arc . . . . .	203,507	2,598,464	1,294,651	158,110	3,900	—	4,258,632
Lowell . . . . .	64,717	31,824	67,190	4,566	—	225	168,522
Lowell Electric Light Employees . . . . .	54,014	—	33,845	3,884	—	44	91,787
Lowell EMSR . . . . .	22,643	—	10,328	3,000	—	—	35,971
Lowell Firemen's Club . . . . .	40,029	—	22,715	5,269	—	—	68,013
Lowell Postal Employees . . . . .	13,691	—	10,000	4,628	—	—	28,319
Northern Massachusetts Telephone Workers . . . . .	454,677	1,113,725	167,317	23,618	—	548	1,759,885
<b>LUNENBURG</b>							
Clover Hill . . . . .	2,979	—	3,729	231	—	—	6,939
<b>LYNN</b>							
Brotherhood . . . . .	739,198	550,531	236,650	60,836	—	6,547	1,593,762
General Electric River Works Employees . . . . .	881,711	—	984,031	7,300	—	—	1,873,042
Greek Community . . . . .	126,939	—	1,084	15,552	—	216	143,791
Labor Circle . . . . .	70,703	22,472	135,032	5,914	—	—	234,121
Lynn . . . . .	150,684	90,846	82,442	16,712	—	—	340,684
Lynn Independent Workmen's Circle . . . . .	79,968	6,613	14,755	16,391	—	—	117,727
Lynn Municipal Employees . . . . .	64,515	—	66,000	5,731	—	213	136,459
Lynn Police . . . . .	47,495	59,498	6,000	8,399	—	—	121,392
Lynn Postal District Employees . . . . .	109,634	—	23,285	2,110	—	—	135,029
Lynn Teachers . . . . .	73,563	—	34,000	5,072	—	—	112,635
St. Jean Baptiste Parish . . . . .	115,625	391,721	96,103	18,066	21,667	154	643,336
West Lynn G. E. Employees . . . . .	784,470	—	70,735	139,378	—	864	995,447

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
56,004	-	-	7,194	76	3¼	630	246
13,846	-	-	2,438	2	3½	99	31
42,325	-	-	1,605	3,149	4	149	63
121,564	-	-	11,617	970	3½	438	242
2,306	-	-	766	-	3	36	15
23,908	56,132	-	31,766	560	4	285	188
47,443	-	-	11,607	1,500	3	125	80
143,524	51,589	8,574	19,390	4,363	3	915	283
453,398	16,561	4,434	130,908	1,975	3½	1,992	690
154,013	-	271	8,108	1,754	4	472	150
52,168	-	-	11,429	19	4	289	76
14,529	-	-	5,291	5	5	157	80
34,298	-	-	22,850	1	3¼	271	91
150,231	-	1,064	25,833	500	3½	590	243
5,414	-	-	774	1	3	100	16
10,911	-	-	2,578	3	3	126	26
67,559	-	9,891	9,877	-	3½	347	81
19,362	-	2,235	687	94	4	86	24
415,951	-	42,168	69,567	5,778	4	952	528
23,843	-	-	1,394	-	3½	123	48
83,039	-	-	17,913	22	3	197	323
47,797	-	-	9,422	9	3	286	153
3,727,281	-	-	455,712	75,639	3	5,507	1,049
130,835	-	-	36,950	737	3	351	174
77,989	-	-	13,432	366	4	302	132
29,475	-	-	6,496	-	5	111	57
60,439	-	-	7,301	273	4¼	283	146
23,959	-	-	4,357	3	4.1	172	87
1,463,906	-	-	234,453	61,526	3½	3,574	1,535
6,076	-	-	863	-	3½	36	19
1,420,426	-	-	167,229	6,107	4	2,011	892
1,606,413	-	-	266,528	101	3	8,833	3,689
134,848	-	932	6,891	1,120	5	501	178
208,326	-	-	25,783	12	3	726	144
279,292	-	-	57,213	4,179	3½	789	284
108,248	-	-	9,463	16	3	539	235
126,768	-	-	9,689	2	4	468	296
106,446	-	-	14,944	2	3½	284	121
104,154	-	-	30,868	7	5	422	240
101,119	-	-	11,403	113	3¼	374	135
429,193	112,684	15,100	73,347	13,012	3¼	1,559	466
879,550	-	-	108,795	7,102	3	4,168	2,869

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
<b>MALDEN</b>	\$	\$	\$	\$	\$	\$	\$
Bell Rock . . . . .	26,968	—	15,234	8,792	—	140	51,134
Cosmopolitan . . . . .	44,037	—	22,053	3,988	—	—	70,078
Faulkner . . . . .	4,550	—	2,704	2,850	—	—	10,104
Judson . . . . .	3,536	—	71	1,126	—	89	4,822
Majestic . . . . .	26,475	—	204	2,714	—	5	29,398
Malden City Employees . . . . .	35,004	—	—	6,890	—	—	41,894
Malden G. & E. Employees . . . . .	148,016	—	301,598	46,770	—	55	496,439
Progressive Workmen's . . . . .	505,099	2,871,023	1,075,237	160,677	26,000	20,930	4,658,966
Safety . . . . .	29,220	3,878	13,117	4,377	—	—	50,592
<b>MANSFIELD</b>							
Mansfield . . . . .	269,013	103,435	111,454	25,273	—	—	509,175
<b>MARBLEHEAD</b>							
V. F. W. No. 2005 . . . . .	8,480	—	16,140	2,698	—	—	27,318
<b>MARLBOROUGH</b>							
St. Mary's Parish . . . . .	25,820	22,247	27,888	22,636	—	—	98,591
<b>MAYNARD</b>							
Maynard Consumers' . . . . .	95,807	119,128	176,457	43,833	—	—	435,225
<b>MEDFORD</b>							
Medford Municipal Employees . . . . .	77,270	—	144,095	13,472	—	—	234,837
Oxford Print . . . . .	1,614	—	8,638	414	—	4	10,670
<b>MEDWAY</b>							
Medway . . . . .	10,088	—	7,054	2,062	—	—	19,204
<b>MIDDLEBOROUGH</b>							
Nemasket . . . . .	10,412	—	33,757	1,319	—	—	45,488
<b>MILFORD</b>							
Milford . . . . .	9,045	—	16,609	1,395	—	26	27,075
Worcester Suburban Employees . . . . .	45,889	—	20,188	7,017	—	—	73,094
<b>MILLBURY</b>							
High Carbon . . . . .	35,815	—	47,306	9,936	—	—	93,057
Millbury . . . . .	299,005	228,061	53,223	39,280	15,225	534	635,328
<b>NEW BEDFORD</b>							
Aerovox Employees . . . . .	90,278	—	143,113	—	—	1,778	235,169
Armour Fall River-New Bedford . . . . .	1,288	—	1,000	2,022	—	—	4,310
Continental Employees . . . . .	77,593	173,194	66,353	9,759	—	—	326,899
Hoosac N B E . . . . .	70,935	25,849	32,106	1,115	—	32	130,037
New Bedford Gas & Edison Light Company Employees . . . . .	95,195	—	111,463	28,643	—	80	235,381
New Bedford Municipal Employees . . . . .	34,912	100,757	141,615	6,498	—	66	283,848
New Bedford Postal Employees . . . . .	18,639	—	—	7,018	—	—	25,657
Press Radio . . . . .	8,925	—	13,447	6,773	—	—	29,145
Revere Copper & Brass Employees . . . . .	84,835	—	199,574	26,999	—	649	312,057
St. Anne . . . . .	24,778	666,370	233,258	5,786	19,952	698	950,842



Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
46,457	-	-	4,621	56	4	248	144
62,277	-	-	7,801	-	4	252	145
8,828	-	-	1,276	-	2 $\frac{3}{4}$	48	33
3,982	-	-	838	2	-	62	35
25,583	-	-	3,697	118	3 $\frac{1}{2}$	244	139
29,234	-	-	12,297	363	3	326	168
438,034	-	17,163	40,896	346	4	716	399
4,104,835	-	-	410,746	143,385	3	5,432	1,576
41,100	-	-	9,481	11	3 $\frac{1}{2}$	265	99
458,705	2	-	45,756	4,712	3	1,852	719
21,481	-	-	5,725	112	3	286	91
42,867	32,314	14,105	8,431	874	3	1,153	140
368,172	2,415	48,131	16,412	95	3 $\frac{1}{2}$	928	317
201,862	-	-	32,549	426	4 $\frac{1}{2}$	614	430
9,742	-	-	928	-	3 $\frac{1}{4}$	39	13
17,526	-	-	1,678	-	3	117	36
41,879	-	-	3,553	56	3	357	105
19,991	-	-	7,084	-	2 $\frac{1}{2}$	68	21
62,649	-	-	10,442	3	3	215	117
82,695	-	-	9,961	401	3 $\frac{1}{2}$	242	101
571,094	-	22,452	34,016	7,766	3 $\frac{1}{2}$	1,862	835
213,523	-	-	19,643	2,003	3 $\frac{1}{2}$	1,055	432
3,354	-	-	955	1	4	29	14
279,286	-	-	41,398	6,215	4	628	287
114,128	-	-	15,879	30	3	427	237
119,166	78,750	-	37,452	13	5	669	281
259,425	-	-	22,935	1,488	3 $\frac{3}{4}$	1,214	244
21,275	-	-	4,372	10	4	220	94
27,056	-	-	2,084	5	3	174	74
283,149	-	-	28,844	64	3	639	270
619,604	175,235	-	145,428	10,575	3 $\frac{1}{2}$	1,084	329

LOCATION AND NAME (Words "Credit Union." omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
<b>NEW BEDFORD</b> (Continued)							
Security . . . . .	64,556	115,124	9,711	20,182	—	214	209,787
Southern Massachusetts . .					—	—	
Telephone Workers . . . .	357,833	292,548	172,221	76,522	—	164	899,288
U-Strayco . . . . .	43,609	43,432	29,974	15,057	—	135	132,207
<b>NEWBURYPORT</b>							
Newburyport . . . . .	10,468	—	5,791	3,756	—	30	20,045
Rutheo . . . . .	9,140	—	1,630	1,720	—	344	12,834
Towle Employees . . . . .	33,275	—	31,142	5,134	—	—	69,551
<b>NEWTON</b>							
Easincio Employees . . . .	4,972	—	4,346	524	—	—	9,842
Newton Municipal . . . .	60,430	—	37,364	8,972	—	91	106,877
Newton Teachers . . . . .	7,938	—	1,079	3,415	—	—	12,432
<b>NORTH ADAMS</b>							
Hoosac Employees . . . . .	35,990	—	42,586	6,603	—	—	85,179
North Adams . . . . .	7,443	—	4,452	692	—	—	12,587
Sprague Electric . . . . .	292,734	97,475	246,500	39,019	—	—	675,728
<b>NORTHBIDGE</b>							
K B . . . . .	17,452	—	33,000	2,943	—	—	53,395
W. M. W. . . . .	330,343	—	167,919	62,239	—	110	560,611
<b>NORWOOD</b>							
Holliston Mills . . . . .	17,363	—	48,075	17,336	—	—	82,774
Norwood School Employees .	25,364	—	23,430	1,794	—	—	50,608
Plimpton . . . . .	56,742	—	141,832	10,044	—	—	208,618
<b>ORANGE</b>							
Orange . . . . .	167,345	76,168	10,548	6,550	—	51	260,662
<b>PALMER</b>							
Elco Club . . . . .	31,736	—	69,772	2,678	—	—	104,186
Wick-Spring Employees . .	76,935	—	19,097	8,100	—	67	104,199
<b>PEABODY</b>							
A. C. Lawrence Employees .	152,336	—	63,342	22,499	—	347	238,524
Hellenic . . . . .	141,240	243,191	23,774	2,724	—	175	411,104
Kirstein Leather Employees .	5,401	—	7,808	1,261	—	5	14,475
Korn Leather Employees . .	41,849	—	3,911	8,944	—	—	54,704
Local 21 . . . . .	17,339	—	—	1,286	—	1,514	20,139
Popular . . . . .	45,426	—	19,570	2,669	—	140	67,805
<b>PITTSFIELD</b>							
Berkshire . . . . .	65,845	—	9,376	5,976	—	—	81,197
Eagle . . . . .	17,753	—	1,500	907	—	—	20,160
Pittsfield G. E. Employees .	794,955	—	224,501	365,251	—	—	1,384,707
Pittsfield Postal Employees .	10,229	—	6,563	938	—	—	17,730
Pittsfield Teachers' . . . .	37,259	—	5,599	2,661	—	800	46,319
<b>PLYMOUTH</b>							
Plymouth Cordage . . . . .	65,292	180,821	197,861	21,764	—	531	466,269
<b>QUINCY</b>							
ILSNEC . . . . .	8,843	—	9,600	4,175	—	—	22,618
Pneumatic . . . . .	61,924	—	66,206	11,662	—	—	139,792
Presidents City . . . . .	25,684	—	24,120	5,587	—	122	55,513
Quincy EMSR . . . . .	35,313	—	38,365	9,074	—	—	82,752
Quincy Municipal . . . . .	74,215	31,373	17,768	36,293	—	—	159,649

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	%	\$	\$	\$			
155,321	—	—	51,808	3,658	3¼	1,185	334
794,420	—	—	100,342	4,526	3	2,311	942
112,676	—	—	18,088	1,443	4	248	152
14,345	—	—	5,699	1	2	147	42
7,317	—	—	5,506	11	2	216	103
63,224	—	—	6,323	4	4	294	160
9,382	—	—	412	48	7	87	33
95,251	—	—	11,566	60	3½	600	287
10,699	—	—	1,730	3	3	197	44
76,853	—	—	8,317	9	3	286	121
9,878	—	—	2,709	—	—	39	22
593,767	9,463	—	70,121	2,377	3.125	2,717	958
46,183	—	—	7,209	3	4	136	64
471,502	—	—	89,089	20	3	2,698	1,212
76,989	—	—	5,783	2	3½	148	69
46,976	—	—	3,632	—	2½	141	55
193,309	—	—	15,298	11	4	591	217
239,101	—	—	19,430	2,131	4	889	490
98,534	—	—	5,652	—	4	155	87
83,336	—	4,662	15,839	362	3½	448	208
176,367	—	25,499	34,225	2,433	3½	1,199	648
364,754	—	—	37,337	9,013	5	510	302
12,887	—	—	1,569	19	4½	104	46
48,395	—	—	6,307	2	4	185	97
12,124	—	—	727	7,288	—	562	198
56,619	1,628	—	9,505	53	3	313	103
70,847	—	—	9,837	513	4	160	101
17,730	—	—	2,430	—	3½	98	45
1,154,866	—	—	229,827	14	3½	7,031	2,833
12,653	—	—	5,076	1	4¼	110	59
41,636	—	—	4,495	188	4	232	96
410,326	8,966	—	40,607	6,370	3¼	802	244
19,263	—	—	3,158	197	4	109	61
122,795	—	—	16,985	12	3½	459	268
48,466	—	—	7,040	7	3	174	80
72,151	—	—	10,430	171	3½	168	111
149,067	—	—	8,613	1,969	4	506	256

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
<b>QUINCY (Continued)</b>							
Quinwey . . . . .	81,651	—	9,750	16,788	—	128	108,317
White . . . . .	17,762	—	56,800	20,314	—	—	94,876
Wollaston . . . . .	193,209	70,298	11,236	9,396	—	14	284,153
<b>REVERE</b>							
Revere Firefighters . . . . .	708	—	—	922	—	6	1,636
Sales House . . . . .	9,083	—	818	5,026	—	—	14,927
Shirley . . . . .	114,230	—	16,633	19,365	—	390	150,618
<b>ROCKLAND</b>							
Rockland . . . . .	355,218	318,170	414,181	75,381	—	280	1,163,230
<b>SALEM</b>							
Jewish Community . . . . .	24,147	—	37,666	8,795	—	269	70,877
Northshore . . . . .	136,625	15,177	47,402	7,090	—	393	206,687
St. Joseph . . . . .	76,877	967,577	367,240	47,108	38,293	112	1,497,207
Salem . . . . .	77,818	—	104,197	3,469	—	—	185,484
Salem Italian American . . . . .	18,789	—	25,594	10,318	—	—	52,701
Sylvania Employees . . . . .	604,502	3,325	736,139	73,505	—	2,415	1,419,886
<b>SAUGUS</b>							
Saugus . . . . .	103,364	151,475	49,016	49,942	—	544	354,341
<b>SHARON</b>							
Sharon . . . . .	7,484	—	1,000	1,667	—	33	10,184
<b>SHIRLEY</b>							
Samson Cordage Employees . . . . .	2,044	—	20,300	890	—	—	23,234
<b>SOMERSET</b>							
Somerset Community . . . . .	398,816	252,257	46,991	90,268	—	57	788,389
<b>SOMERVILLE</b>							
Colasso . . . . .	85,304	—	8,012	8,116	—	—	101,432
Hinckley Rendering Employees . . . . .	2,772	—	9,459	2,593	—	—	14,824
Nedco Employees . . . . .	33,887	—	9,737	5,250	—	—	48,874
Porter Employees, The . . . . .	13,780	—	14,994	1,963	—	50	30,787
<b>SOUTHERIDGE</b>							
Southbridge . . . . .	295,319	1,128,928	348,289	69,539	—	—	1,842,075
<b>SPRINGFIELD</b>							
American Bosch . . . . .	285,528	326,884	174,217	59,253	—	96	845,978
Buxton Employees . . . . .	90,491	—	176,826	5,489	—	503	273,309
Chapman Valve, The . . . . .	413,213	—	458,985	21,034	12,390	1,109	906,731
Cheney Bigelow . . . . .	33,591	—	5,924	5,288	—	—	44,803
Dairy . . . . .	30,055	—	47,976	9,786	—	36	87,853
Diamond Match Employees . . . . .	50,800	—	42,487	10,482	—	—	103,769
Embeco . . . . .	70,936	—	43,001	1,004	—	321	115,262
John H. Breck Employees . . . . .	94,987	—	79,321	23,427	—	—	197,735
Kelko . . . . .	71,535	205,058	69,337	38,091	—	489	384,510
Library Employees . . . . .	1,033	—	885	1,741	—	—	3,659
Maccabean Pythian . . . . .	3,126	—	2,685	169	—	—	5,980
Monarch . . . . .	59,712	—	11,467	467	—	—	71,646
Monsanto Plastics . . . . .	640,638	717,297	198,128	26,404	—	—	1,582,467
Powers Paper Employees . . . . .	11,563	—	982	3,309	—	—	15,854
Pyncheon . . . . .	43,831	—	9,630	8,170	—	—	61,631

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
88,402	-	-	19,745	170	4	217	147
87,770	-	-	7,072	34	4	351	115
254,705	-	-	29,015	433	3½	1,140	790
1,580	-	-	39	17	1	27	5
7,811	-	-	7,102	14	3	216	67
134,920	-	4,286	11,113	299	4	501	328
787,530	253,690	-	112,711	9,299	3½	2,998	1,118
58,421	-	-	11,897	559	3	237	62
173,840	-	-	32,222	625	4	520	280
64,072	1,283,510	32,122	97,749	19,754	3	2,176	307
168,223	-	-	17,259	2	4	429	169
44,600	-	5,132	2,735	234	4	241	99
973,620	-	314,033	125,968	6,265	2½	4,230	1,772
310,231	-	-	36,577	7,533	2	1,701	549
9,826	-	-	248	110	-	130	50
13,837	-	6,122	3,267	8	3¼	111	39
721,000	-	-	66,373	1,016	3½	1,867	1,132
87,245	-	-	14,179	8	4	368	186
10,853	-	2,457	1,492	22	3	39	25
43,326	-	-	5,517	31	3¾	315	154
18,313	-	10,993	1,319	162	3	146	55
1,625,078	-	102,219	92,568	22,210	3¼	3,074	871
770,895	-	-	65,776	9,307	3⅝	1,927	808
258,439	-	-	14,840	30	4	464	217
820,396	-	14,482	68,556	3,297	3½	1,697	959
40,441	-	-	4,362	-	5	110	61
80,237	-	-	7,379	237	4	161	97
95,136	-	-	7,981	652	3⅝	340	228
102,899	-	-	11,118	1,245	3½	460	245
185,538	-	-	12,168	29	4½	347	205
350,010	-	-	30,116	4,384	4	543	244
3,405	-	-	254	-	3¼	55	14
5,430	-	-	550	-	-	43	11
65,983	-	-	5,655	3	3½	267	128
1,434,389	-	-	87,136	60,942	4	2,896	1,802
12,546	-	1,715	1,461	132	4	80	52
53,699	-	-	7,927	5	5	348	160

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
<b>SPRINGFIELD</b> (Continued)							
Railway Express . . . . .	5,302	—	8,655	2,304	—	36	16,297
Setco . . . . .	42,534	—	81,199	17,235	—	—	140,968
Springfield Armory . . . . .	153,963	53,106	128,312	7,928	—	447	343,756
Springfield FCA Employees	16,676	—	65,866	5,301	—	261	88,104
Springfield Franco-American . . . . .	42,326	14,589	12,008	4,616	—	—	73,539
Springfield, Mass. Municipal Employees . . . . .	325,532	493,330	196,817	19,306	—	747	1,035,732
Springfield, Mass. Post Office Employees . . . . .	92,958	59,706	301,447	12,938	—	628	467,677
Springfield Street Railway Employees . . . . .	84,078	49,573	33,150	16,519	—	288	183,608
Springfield Teachers . . . . .	160,777	—	49,364	8,997	—	—	219,138
Wemelco . . . . .	223,795	309,681	119,062	75,214	—	594	728,346
Westco . . . . .	320,233	703,880	418,411	60,434	12,581	433	1,515,972
Western Massachusetts Telephone Workers . . . . .	608,776	923,740	307,825	70,306	—	460	1,911,107
<b>STOUGHTON</b>							
Stoughton . . . . .	35,231	—	2,718	1,158	—	664	39,771
<b>SWAMPSCOTT</b>							
Leon E. Abbott Post No. 57 (3) . . . . .	4,615	1,000	9,123	2,132	—	32	16,902
<b>TAUNTON</b>							
Adams Post . . . . .	9,913	29,856	29,000	3,335	—	90	72,194
Taunton Postal Employees	15,634	—	33,000	1,053	—	64	49,801
<b>WAKEFIELD</b>							
L. B. Evans Employees . . . . .	9,315	—	109,382	6,184	—	—	125,381
<b>WALPOLE</b>							
H and V . . . . .	9,969	—	105,555	5,575	—	569	121,668
Kendall Mills . . . . .	51,652	15,770	55,454	—	—	—	122,876
Neponset . . . . .	394,045	976,944	362,641	79,289	—	454	1,813,373
Walpole Municipal Employees . . . . .	16,974	—	16,371	10,349	—	—	43,694
<b>WALTHAM</b>							
Grover Cronin . . . . .	44,773	—	73,863	2,058	—	—	120,694
Middlesex Carmen's . . . . .	82,297	—	47,587	6,495	—	150	136,529
Raytheon Employees . . . . .	1,365,187	—	1,006,819	26,982	2,000	—	2,400,988
Waltham Municipal Employees . . . . .	26,861	—	415	4,772	—	—	32,048
Waltham Teachers . . . . .	5,573	—	544	2,951	—	—	9,068
<b>WATERTOWN</b>							
Arsenal Employees . . . . .	108,945	—	40,088	10,057	—	615	159,705
Watertown Italian-American . . . . .	6,113	—	—	2,717	—	—	8,830
Watertown Municipal . . . . .	55,264	41,622	66,633	5,791	—	—	169,310
<b>WEBSTER</b>							
Webster . . . . .	138,257	780,210	217,638	56,403	—	762	1,193,270
<b>WESTFIELD</b>							
Columbia Bicycle . . . . .	18,786	—	650	5,712	—	—	25,148
Westfield Polish-American . . . . .	27,036	—	1,530	443	—	—	29,009

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
13,390	—	2,113	700	94	4	82	36
130,832	—	—	10,136	—	4½	245	134
280,542	—	21,190	39,034	2,990	3	1,523	513
78,505	—	4,751	4,848	—	3.625	104	36
57,848	—	—	15,197	494	3	393	106
858,961	—	—	174,570	2,201	3	2,779	1,258
404,718	—	—	61,879	1,080	3	625	218
105,508	158	4,117	72,725	1,100	4	431	222
198,465	—	—	20,624	49	4½	606	225
678,725	—	—	43,896	5,725	4½	981	566
1,397,840	—	9,128	72,103	36,901	3½	2,355	1,193
1,706,140	—	—	204,538	429	3½	3,633	1,340
35,721	—	685	2,893	472	3	412	232
15,693	—	—	1,089	120	1.15	152	46
63,906	—	—	8,281	7	3½	201	55
44,745	—	—	5,054	2	3½	133	54
116,740	—	—	8,635	6	3	330	107
112,776	—	—	8,888	4	3½	219	76
68,716	32,185	—	19,841	2,134	4	830	262
1,209,668	407,396	—	158,048	38,261	4	3,664	1,417
38,379	—	—	5,309	6	3½	219	74
92,106	—	13,714	14,194	680	3½	232	96
112,508	—	—	23,902	119	4	250	171
2,131,370	—	—	207,682	61,936	3	8,409	3,578
27,568	—	—	4,478	2	3	237	120
7,623	—	—	1,445	—	3½	93	27
137,459	—	4,095	17,506	645	3½	1,115	419
7,722	—	—	1,106	2	5	88	36
154,049	—	—	12,809	2,452	3¾	486	214
835,890	224,049	43,666	81,312	8,353	3	1,403	441
23,404	—	—	1,583	161	5	213	68
22,552	—	—	6,457	—	3	146	77

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
<b>WEST SPRINGFIELD</b>							
Essex . . . . .	62,527	—	20,000	14,152	—	1	96,680
General Fibre Employees . .	38,467	—	13,065	15,970	—	—	67,502
Gilbarco Employees . . . .	122,919	444,215	478,668	17,484	—	2,869	1,066,155
Perkins Gear . . . . .	51,978	—	37,508	9,894	—	—	99,380
WICO Employees . . . . .	51,202	—	169,689	17,075	—	232	238,198
<b>WESTWOOD</b>							
Westwood . . . . .	26,693	—	664	2,418	—	—	29,775
<b>WEYMOUTH</b>							
Stetson Shoe Employees . .	13,421	—	85,902	3,559	—	197	103,079
Westinghouse Employees . .	19,782	—	8,344	2,949	—	102	31,177
Weymouth Town Employees . . . . .	71,988	—	33,876	13,016	—	—	118,880
<b>WINCHENDON</b>							
Marquette . . . . .	52,951	—	6,565	6,650	—	—	66,166
<b>WINTHROP</b>							
Beach . . . . .	36,996	—	92,127	6,250	—	115	135,488
<b>WOBURN</b>							
Atlantic Gelatin . . . . .	148,947	—	75,100	24,269	—	—	248,316
Woburn . . . . .	102,319	21,122	1,329	11,968	—	—	136,738
<b>WORCESTER</b>							
Barton . . . . .	10,035	—	14,033	4,304	—	—	28,372
C & K Employees . . . . .	17,310	—	—	2,791	—	—	20,101
Central Massachusetts Telephone Workers' . . . .	330,019	146,646	127,357	62,708	—	—	666,730
Craftsman . . . . .	10,104	—	23,586	2,040	—	—	35,730
Graton & Knight Employees, The . . . . .	41,013	19,624	37,701	1,581	—	37	99,956
H & R Arms Employees . . .	15,972	—	8,287	3,320	—	—	27,579
John Bath Employees . . .	24,694	—	18,738	5,605	—	—	49,037
Jonsteel . . . . .	32,264	—	47,500	11,833	—	—	91,597
Lodding Employees . . . .	18,131	—	5,393	6,412	—	—	29,936
Morgan Employees . . . . .	12,333	—	51,058	16,798	—	—	80,189
Moulded Plastics . . . . .	5,558	—	28	6,806	—	196	12,588
Norton . . . . .	150,910	1,755	345,746	29,664	—	—	528,075
Reed-Prentice Employees . .	8,178	—	20,398	7,188	—	—	35,764
Rockwood Sprinkler Employees . . . . .	21,535	—	51,072	7,444	—	242	80,293
South Works . . . . .	758,998	—	552,120	130,886	—	—	1,442,004
Washburn Employees . . . .	11,107	—	26,873	8,179	—	—	46,159
Worcester Fire Department	63,082	—	2,011	8,418	—	—	73,511
Worcester Gas Light Employees . . . . .	65,398	—	2,491	7,281	—	—	75,170
Worcester Police Department . . . . .	50,843	—	6,021	9,942	—	—	66,806
Worcester Polish . . . . .	7,253	—	2,034	230	—	—	9,517
Worcester Postal . . . . .	84,418	—	5,240	6,011	—	—	95,669
Worcester Public Works . .	7,372	—	12,064	6,175	—	—	25,611
Worcester Teachers . . . .	48,332	—	20,406	8,819	—	—	77,557
Worcester Thompson . . . .	11,600	—	25,144	3,999	—	—	40,743
Worcester Wire Works Employees . . . . .	27,284	—	80,350	6,389	—	—	114,023
Worcester Workmen's Circle . . . . .	5,358	—	12,398	700	—	155	18,611
Wortel . . . . .	31,096	—	84,245	42,384	—	—	157,725



Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
90,958	—	—	5,689	33	3½	339	118
53,950	—	6,335	7,207	10	3½	197	101
986,780	—	—	62,751	16,624	3½	1,233	459
84,181	—	5,359	9,713	127	4	371	179
215,823	—	—	22,335	40	3½	484	185
26,796	—	—	2,979	—	5	109	55
95,677	—	—	7,395	7	3	255	66
28,231	—	—	2,678	268	3½	322	177
110,546	—	—	8,275	59	5	450	233
51,557	—	—	14,524	85	3½	428	200
125,214	—	—	10,269	5	3	373	176
220,148	—	—	28,095	73	4	474	274
127,398	2,618	—	5,545	1,177	5	471	244
22,883	—	—	5,485	4	3	284	112
18,733	—	—	1,071	297	—	422	106
584,526	—	—	81,563	641	3½	1,562	657
29,164	—	—	6,566	—	5½	180	38
84,517	—	—	15,325	114	2¾	382	132
24,455	—	—	2,838	286	—	410	185
43,479	—	—	4,931	627	4½	168	77
81,858	—	—	9,602	137	3	301	101
27,961	—	—	1,909	6	4	92	42
76,127	—	—	4,060	2	5	495	75
10,742	—	—	1,836	10	—	142	46
428,040	—	—	84,069	15,366	4	3,815	1,027
31,274	—	—	4,485	5	3½	187	60
56,190	17,881	—	6,218	4	5¼	393	100
654,022	561,387	—	214,286	12,309	3	3,111	1,368
31,436	—	9,902	4,821	—	3	152	65
61,380	—	—	11,568	563	4	392	183
68,146	—	—	6,796	228	3	374	204
54,588	—	—	12,213	5	4	283	148
6,283	1,590	—	1,644	—	—	127	19
79,882	—	—	15,763	24	5	758	360
23,614	—	—	1,994	3	4	235	94
69,531	—	—	8,000	26	**6	537	136
34,292	—	—	6,098	353	5½	264	86
96,651	—	—	17,157	215	5	343	92
12,564	—	—	6,047	—	2	146	22
147,989	—	—	9,705	31	3	1,019	357

\*\* 3% for 1955 — 3% for 1956.



STATEMENTS RELATING TO CREDIT UNIONS

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## STATEMENT NO. 1

## AGGREGATE STATEMENT OF CONDITION OF ALL CREDIT UNIONS

Number of Credit Unions . . . .	476 June 30, 1957	479 June 30, 1956	PERCENTAGE OF TOTALS	
			June 30, 1957	June 30, 1956
<i>Assets</i>				
Personal loans:				
Unsecured . . . . .	\$ 37,435,077.97	\$ 35,163,041.72	23.87	24.55
Secured . . . . .	19,371,961.89	15,939,498.72	12.35	11.13
Real estate loans:				
First mortgages . . . . .	48,987,111.26	42,136,714.86	31.24	29.42
Second mortgages . . . . .	28,431.33	45,784.76	.02	.03
Real estate by foreclosure . . . . .	46,563.08	37,155.63	.03	.03
Bonds . . . . .	14,368,095.38	12,810,781.43	9.16	8.94
Bank stocks . . . . .	3,604,925.86	3,049,688.93	2.30	2.13
Shares in co-operative banks . . . . .	13,917,754.29	14,956,339.10	8.88	10.44
Shares in federal savings and loan asso- ciations . . . . .	2,232,471.44	2,302,757.36	1.42	1.61
Shares in Central Credit Union Fund, Inc. . . . .	625,176.06	572,339.01	.40	.40
Deposits in savings banks . . . . .	6,268,937.27	6,293,448.45	4.00	4.39
Bank building . . . . .	384,091.10	326,249.87	.24	.23
Furniture and fixtures . . . . .	430,114.07	389,518.99	.31	.27
Due from depository banks . . . . .	8,302,778.27	8,443,837.25	5.30	5.90
Cash on hand . . . . .	617,041.37	654,108.43	.39	.46
Other assets . . . . .	137,206.23	102,607.24	.09	.07
TOTAL ASSETS . . . . .	\$156,807,736.87	\$143,223,871.75	100.00	100.00
<i>Liabilities</i>				
Shares . . . . .	\$125,842,517.22	\$114,487,955.23	80.25	79.94
Deposits . . . . .	8,879,369.24	8,682,566.45	5.66	6.06
Club accounts . . . . .	2,275,781.45	2,150,707.78	1.45	1.50
Guaranty fund . . . . .	9,644,345.63	8,605,573.79	6.15	6.01
Reserve fund . . . . .	2,347,079.84	2,020,145.31	1.50	1.41
Undivided earnings . . . . .	3,283,648.55	3,042,280.98	2.10	2.12
Net interim income . . . . .	2,308,959.45	2,206,073.28	1.47	1.54
Notes payable . . . . .	231,226.79	346,274.07	.15	.24
Other liabilities . . . . .	1,994,593.70	1,682,294.86	1.27	1.18
TOTAL LIABILITIES . . . . .	\$156,807,736.87	\$143,223,871.75	100.00	100.00

## STATEMENT NO. 2

## PROFIT AND LOSS ACCOUNT, YEAR ENDING OCTOBER 31, 1956

DEBITS	CREDITS
To guaranty fund . . . . .	Interest . . . . .
Expense . . . . .	Fines . . . . .
Interest paid on deposits . . . . .	Loan fees . . . . .
Furniture and fixtures . . . . .	Cash over . . . . .
Cash short . . . . .	Profit on sale of investments . . . . .
Loss on sale of investments . . . . .	From reserve fund . . . . .
To reserve fund . . . . .	From undivided earnings . . . . .
Dividends on shares . . . . .	Miscellaneous . . . . .
To undivided earnings . . . . .	
Miscellaneous . . . . .	
<b>\$8,418,348.06</b>	<b>\$8,418,348.06</b>

STATEMENT NO. 3  
STATISTICS RELATIVE TO MEMBERSHIP

	Year Ending June 30, 1957	Year Ending June 30, 1956
Number of members . . . . .	395,111	386,984
Number of borrowers . . . . .	175,984	170,371

STATEMENT NO. 4  
DIVIDENDS ON SHARES  
NUMBER OF CREDIT UNIONS AT EACH RATE

Rate Per Cent	1957	1956	1955	1954	1953	1952	1951
*	24	32	33	41	41	34	42
1½	1	3	3	2	4	4	2
*	1	—	2	1	1	1	1
2	9	12	14	26	22	41	53
*	1	2	2	4	6	4	8
2½	13	17	23	29	38	55	57
*	4	4	7	5	17	8	2
3	109	133	132	142	135	146	123
*	22	20	17	12	12	3	10
3½	76	65	62	60	48	46	48
*	13	10	10	7	13	8	1
4	128	103	112	86	82	75	76
*	6	2	3	2	2	2	2
4½	20	24	16	12	14	6	8
*	1	5	2	1	1	—	1
5	32	36	25	29	18	20	20
*	3	1	1	1	—	1	1
5½	7	3	—	2	—	—	2
*	—	—	1	—	—	—	1
6	3	4	6	5	5	3	1
*	1	—	—	—	—	—	—
7	1	1	1	1	1	1	1
*	1	1	1	1	1	1	1
8	1	2	2	2	2	1	2
Totals . . . . .	476	479	474	470	462	459	462
Average rate . . . . .	3.46	3.38	3.29	3.15	3.07	2.99	2.94

\*Intermediate rates.

STATEMENT NO. 5  
CLASSIFICATION OF REAL ESTATE LOANS OUTSTANDING ON  
JUNE 30, 1957, BY INTEREST RATE

Rate Per Cent	REAL ESTATE LOANS			
	FIRST MORTGAGES		SECOND MORTGAGES	
	Number	Amount*	Number	Amount
3 . . . . .	26	\$ 8,130.50	—	—
4 . . . . .	1,702	7,377,020.52	—	—
4 1/4 . . . . .	14	121,808.37	—	—
4 1/2 . . . . .	1,900	11,182,069.13	2	\$ 3,832.74
4 3/4 . . . . .	27	220,978.49	—	—
5 . . . . .	5,559	24,760,335.60	9	14,996.29
5 1/4 . . . . .	366	2,017,138.19	—	—
5 1/2 . . . . .	377	1,962,515.31	1	384.49
6 . . . . .	457	1,482,704.33	10	9,217.81
7 . . . . .	1	6,264.65	—	—
TOTALS . . . . .	10,429	\$49,218,965.09	22	\$28,431.33
Average rate . . . . .		4.79%		5.26%

\*Less Due Mortgagors \$231,853.83.

STATEMENT NO. 6  
PRINCIPAL ASSETS AND LIABILITIES OF CREDIT UNIONS FROM 1950 TO 1957, INCLUSIVE

Assets										
Year	Number of Credit Unions	Investments	Loans	Furniture and Fixtures	Due from Banks	Real Estate by Foreclosure	Shares in Central Credit Union Fund, Inc.	Cash	Other Assets	Total Assets
1950	457	\$22,844,480	\$41,563,838	\$161,779	\$ 7,611,922	\$ 3,290	\$ 56,350	\$491,944	\$212,572	\$ 72,951,105
1951	462	23,803,737	47,690,614	235,221	9,111,410	24,250	61,758	381,305	141,162	81,449,487
1952	459	28,194,803	53,801,902	238,543	10,200,452	1,005	60,254	549,628	98,383	93,114,970
1953	462	31,251,715	63,931,629	242,526	9,934,437	1,188	149,324	438,763	255,095	106,203,667
1954	470	31,782,273	73,671,797	337,466	10,593,935	7,472	311,088	629,260	156,963	117,520,254
1955	474	32,304,060	82,359,463	353,388	13,057,487	40,653	432,815	469,621	103,838	129,121,325
1956	479	33,445,816	93,285,041	380,519	14,737,286	37,156	572,339	654,108	102,607	143,223,872
1957	476	35,507,338	105,822,583	430,114	14,571,716	46,563	625,176	617,041	137,206	156,807,737

Liabilities						
Year	Number of Credit Unions	Shares	Deposits	Guaranty Fund	Profit and Loss and Undivided Earnings	Total Liabilities
1950	457	\$ 56,569,944	\$ 7,942,745	\$4,272,223	\$2,646,091	\$ 859,847
1951	462	63,837,231	7,978,067	4,812,554	2,385,240	1,051,359
1952	459	73,599,351	8,648,254	5,370,228	3,167,798	1,319,445
1953	462	84,175,275	9,240,369	6,007,724	3,739,152	1,551,442
1954	470	93,322,697	9,560,912	7,043,698	4,254,961	1,439,963
1955	474	102,624,048	10,043,864	7,783,782	4,797,103	1,721,050
1956	479	114,437,955	10,533,275	8,605,574	5,248,354	2,020,145
1957	476	125,842,516	11,155,151	9,644,346	5,592,608	2,347,080

	Bills Payable	Other Liabilities	Total Liabilities
1950	\$103,510	\$ 491,745	\$ 72,951,105
1951	212,969	671,467	81,449,487
1952	237,965	801,929	93,114,970
1953	195,500	1,294,205	106,203,667
1954	298,600	1,534,423	117,520,254
1955	510,767	1,610,711	129,121,325
1956	346,274	1,682,295	143,223,872
1957	231,227	1,994,809	156,807,737

# CENTRAL CREDIT UNION FUND, INC.

Incorporated May 12, 1932.

Began business August 10, 1932.

Eliot G. Wellington, *President*Chester A. Caron, *Treasurer and Clerk of Corporation*A. Omer Moulton, *Vice President*

*Board of Directors:* Linus Allain, Aldei J. Beauchemin, Francis X. Brown, Chester A. Caron, Joseph L. Coburn, Vito Comperchio, Bernard T. Dembro, Herman R. Gullifer, Benjamin Hirsch, Robert F. King, Alfred A. LaRiviere, William H. Main, Jacob W. Mover, Cecil N. Sanford, James F. Scanlan, Mario Scanzio, Roland Tuck, Donald Walsh, William H. Wellen.

Business transacted at No. 5 Park Square, Boston.

## STATEMENT OF CONDITION

Assets		Liabilities	
Loans to members (unsecured)	\$100,000 00	Shares	\$630,667 31
Shares in co-operative banks	528,159 57	Guaranty fund	4,350 00
Deposits in savings banks	28,209 32	Reserve fund	500 00
Cash in banks	10,164 07	Undivided earnings	2,083 52
Shares in credit unions	26,020 80	Interim income	977 93
Prepaid insurance	25 00	Notes payable	54,000 00
	<u>\$692,578 76</u>		<u>\$692,578 76</u>

## CREDIT UNION EMPLOYEES' RETIREMENT ASSOCIATION

5 Park Square, Boston

Organized October 10, 1955

James F. Scanlan, *President*Charles M. Healey, Jr., *Vice President*Chester A. Caron, *Treasurer*Leslie B. Gretter, *Secretary*

*Trustees:* John C. Brown, Chester A. Caron, Vito Comperchio, Edward J. Fallon, Christopher Gambon, Leslie B. Gretter, Charles M. Healey, Jr., R. G. Henderson, Harold R. Jensen, Alfred A. LaRiviere, Joseph R. Linchan, Rachel Mochine, William Olson, James F. Scanlan, Dorothy Worcester.

## RECONCILEMENT OF CASH ON HAND AS OF JUNE 30, 1957

Balance on hand July 1, 1956	\$ 913 15
Premiums paid	33,874 83
Surrender credits	1,052 99
Administration charges	208 00
	<u>\$36,048 97</u>
<i>Less:</i>	
Premiums paid to John Hancock Insurance Company	\$35,431 30
Rental of meeting quarters, treasurer's bond	43 13
Repayment of \$200.00 advance from Credit Union League of Massachusetts	200 00
Policy Surrender — Amesbury Franco-American Credit Union	213 52
	<u>\$35,887 95</u>
Balance on Hand June 30, 1957	161 02
TOTAL	<u>\$36,048 97</u>



CUNA RETIREMENT SAVINGS FUND

1617 Sherman Avenue  
Madison 1, Wisconsin

Organized June 1, 1946

W. W. Pratt, *Chairman* A. J. Snell, *Secretary and Treasurer*  
*Trustees:* Robert Kloss, W. W. Pratt, A. J. Snell, R. L. Terrell, H. E. Wingstad.

BALANCE SHEET

June 30, 1957

Assets		
Cash in banks		\$ 168,846 15
Investments — Schedule A1		1,497,680 82
Employers' past service contributions receivable		28,289 07
Unexpired insurance		1,393 09
Furniture and equipment	\$2,254 25	
Less: Reserve for depreciation	891 74	1,362 51
Total		<u>\$1,697,571 64</u>
Liabilities		
Forfeited contributions payable to employers		\$ 26,062 24
Retirement benefits payable		38,563 64
Employees' contributions		767,309 45
Employers' contributions		804,296 46
Employers' contributions — Supplementary Plan		61,339 85
Total		<u>\$1,697,571 64</u>









